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# SOCIAL PROTECTION POLICY COMPENDIUM

What you need to know when talking about social protection on behalf of Oxfam

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**Social protection is one of the most powerful tools states have to reduce inequalities. The following pages include the core knowledge and policy positions Oxfam’s advocates and campaigners should possess when talking about social protection.**

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# Introduction

Social protection is a human right, but it is much more than that. It is one of the most powerful tools governments have to reduce inequality, vulnerability, poverty and want. It is an essential pillar of redistributive policies when it puts money that has been gathered through taxation, mainly from those who are richer, into the hands of those who have less. Where social protection is universal it can transform societies, not just by reducing income inequality dramatically, but also by creating a more caring and egalitarian society. If designed with a gender lens, social protection can make a substantial contribution to gender equality and the empowerment of women.

Social protection – when well designed and implemented – underpins citizenship rights and contributes to an environment in which all citizens can make their demands heard, strengthening legitimacy of governance and reducing the possibility of conflict. It helps to achieve sustainable economic development with equality by raising household incomes, boosting domestic demand and promoting decent work. At its heart, it is solidarity, not charity.

Despite all its benefits, more than **half of the global population is not covered under any type of social protection scheme, and less than 30 per cent enjoy comprehensive social protection, with the biggest gaps in the in the Global South.**<sup>1</sup> Even in developed countries, the coverage of those more vulnerable, or the allocation of the resources in the most equitable way possible, remain big challenges in the path towards more equitable societies.

Oxfam has been involved in poverty reduction programmes for decades and in the promotion and reinforcement of social protection mechanisms globally. More recently, cash transfer programmes have become an essential part of our humanitarian work, and we are working towards better integrating our social protection and humanitarian work. Meanwhile, and while the inequality crisis persists and increases, we have become a vocal campaigner and advocate in other essential redistributive policies, such as tax systems, education and healthcare. **This document aims to generate a bridge between our work and knowledge on social protection and our role as a global organization struggling for better policies and practices to reduce inequality** as the only adequate and sustainable way to beat poverty.

The **social protection policy compendium** includes content related to the definition and history of social protection, its main mechanisms, and considerations about coverage, gender and funding. **This will allow Oxfam colleagues to take part in meaningful policy discussions at local, national and international level, to speak with a single voice based on robust evidence. It is intended to guide our policy and advocacy work, as well as programming and humanitarian work, where applicable.**

<b>Social protection ...</b>							
Covers a range of <b>contingencies</b> / risks / in case of <b>unexpected shocks</b> as well as <b>vulnerabilities</b> throughout life	<b>Lack / loss of income generating opportunities / employment</b>	<b>Disability</b> <b>Old age</b>	<b>Maternity / paternity risks</b>	<b>Employment related injury, disease or death</b>	<b>Sickness Disease</b>	<b>Natural or man-made disasters</b>	
Is/can be guided by the <b>objectives</b> of	<b>Protection</b>		<b>Prevention</b>		<b>Promotion</b>		<b>Transformation</b>
Contributes to/should contribute to the <b>goals</b>	<b>Reduce inequality</b>	<b>Overcome poverty</b>	<b>Reduce vulnerability &amp; increase resilience</b>	<b>Reduce gender inequality</b>	<b>Strengthen agency</b>	<b>Sustain economic development</b>	<b>Support ecological sustainability</b>
Should be guided by the <b>principles</b> of	<b>Rights-based</b>		<b>Solidarity</b>	<b>Universality</b>		<b>Gender transformative</b>	<b>Consistency</b>
Is <b>financed</b> through either or a mix thereof	<b>Contributions</b>		<b>Non-contributory systems, usually tax-based</b>				
Is organized in the broad <b>pillars</b> of	<b>Social insurance</b>	<b>Social assistance</b>	<b>Social services (examples)</b> - Education - Health - Housing		<b>Active labour market policies (examples)</b> - Employment services - Training		
Takes the form of <b>interventions/programmes delivery mechanisms/instruments</b>	<b>Social insurance (examples)</b> - Unemployment - Contributory pension schemes - Healthcare - Maternity benefits	<b>Social assistance (examples)</b> - Social pensions - Child benefits	<b>Cash transfers</b> - Conditional - Unconditional	<b>In kind transfers (examples)</b> - Nutrition - Housing	<b>Public Work programmes</b>	<b>Subsidies</b> - Housing - Food - Fuel - Cooking gas	
Is shaped by many <b>stakeholders</b> and other actors	<b>National governments and domestic administration</b>	<b>Citizens/ beneficiaries</b>	<b>Unions/NGOs</b>	<b>Businesses</b>	<b>Donor governments/funders</b>	<b>International institutions</b>	

# 1 FOUNDATIONS OF SOCIAL PROTECTION

## 1.1 DEFINITION AND KEY CONSIDERATIONS

All women, men and children – be they citizens or stateless, displaced or refugees - possess equal, inalienable rights to a viable, dignified life, including the right to social protection.

For Oxfam ***social protection describes reliable public and private initiatives that enable people to deal with risk and vulnerability that provide support to overcome acute and chronic poverty, that help deal with both household level as well as certain widespread shocks, enhance resilience and the social status and rights of marginalised. Social protection covers a wide range of interventions, including direct and indirect transfers in cash or kind and provides access to social services.***

In our work, we advocate for social protection systems based on rights, in which predictable transfers of adequate resources are provided through public or publicly mandated actions, and that are founded on the principles of universality, solidarity, gender equity and are realised in coherence with other policies. Thus understood social protection has the potential to not only achieve income security for individuals, it can also contribute to reducing inequality, to achieving social justice and social cohesion in a society.

But in practice, the majority of the world's population does not have access to adequate, rights-based formal social protection and instead rely on informal mechanisms of reciprocity and social solidarity, within the community. This may provide an entry point for our programming, although there are severe limits to these informal systems, discussed below

Formal social protection includes all policies and public programmes that transfer resources – mainly financial resources, but sometimes in kind – to individuals or households with the aim of reducing and preventing poverty and vulnerability throughout the life cycle, from cradle to grave, and during unexpected shocks, ensuring income security. Benefits related to vulnerabilities throughout the life cycle – in more technical terms also called contingencies – are given to children and families, as well as in cases of maternity, unemployment, employment injury, sickness, old age, disability, and survivors, and include health protection. Societies however also increasingly face large scale co-variate shocks due to climate change, economic crises, conflicts and other disasters, during which social protection systems need to provide adequate support.

There is no single school of thought on social protection. For some it is enough for social protection to provide a social safety net for the poorest, to ensure temporary economic transfers that protect lives and ensure minimum subsistence in times of crisis. Oxfam's approach to social protection has a broader goal of tackling risks and vulnerability in society as a whole and emphasises that social protection is a right and that it is the governments' responsibility to ensure this right throughout the life cycle and for all.

What is needed – at a minimum – is the establishment of social protection floors that offer access to public health services for all, and basic income security for the unemployed, all children, the elderly and persons with disabilities or who are otherwise unable to earn a decent living, based on rights. From that minimum, states must follow the path towards an ultimate goal of universal comprehensive coverage – ensuring adequate standards of protection for all people and all contingencies.

More comprehensive social protection systems financed through more progressive taxation, make a larger contribution to reducing inequality. Overall, choices within social protection programming, from financing to targeting, define how large – or small – the redistributive impact of social protection is. This is why it is critical to know and strive for the realization of the guiding principles for progressive social protection: rights-based, solidarity, universality, gender-transformative and in coherence with other policies.

Social protection is first and foremost a responsibility of the state towards its rights holders. Yet, in a world which is as unequal as ours, with so many people displaced, support and solidarity by the international community for states that are currently unable to provide even a social protection floor to all – including refugees – is paramount to achieve social protection for all in the short run.

## 1.2 OXFAM'S WORK AND SOCIAL PROTECTION

Social protection crucially underpins Oxfam's Change Goals 1 (Right to be heard), 3 (Saving lives now and in the future) and 6 (Financing for development and universal essential services). The Oxfam Strategic Plan 2013-2019 notes that social protection 'should underpin anti-poverty strategies in all countries', that meaningful social protection is necessary 'to avoid exclusion that perpetuates the deepest poverty' and that improved policies and practices on risk mitigation, risk-sharing and social protection are required to 'build resilience'. In particular, social protection is a key lever to tackle feminised poverty and reinforces our work on fiscal justice for women and girls.

### Examples of Oxfam's current work on social protection<sup>2</sup>

Advocating for social protection systems to provide formal protection for all. This involves lobbying governments and donors for the necessary intervention, legal frame-works and funding mechanisms. Example: **Oxfam's work on pensions in the Philippines, or on informal workers in Cambodia, Laos and Vietnam, Oxfam's work in the Sahel to support regional and national systems. Internationally, Oxfam is part of the civil society platform Global Coalition on Social Protection Floors (GCSPF), which advocates for social protection for all, based on rights, towards international institutions and donors.**

Technical assistance to governments to improve their social protection systems. Example: **Technical support and secondments to the governments of Kenya and Niger.**

Using existing systems where possible instead of duplicating response mechanisms. Example: **Kenya's Hunger Safety Net Programme,<sup>3</sup> or the use of Yemen National postal system to provide cash during the 2017 drought.**

Running or supporting the temporary implementation or start-up of government programmes when required. Example: **Kenya's Hunger Safety Net Programme.**

Running social protection pilots to test interventions that can operate at scale or temporary interventions in the absence of, or as precursor to, formal and predictable social protection. Example: **Kenya's Urban Safety Net Programme, Lebanon's Temporary Cash Assistance.**

Supporting communities to help them access existing social protection systems and to lobby for their rights to social protection provision. Example: **Gaza social protection policy brief.**

Coordination with other international actors in humanitarian crises to support moves towards aligning humanitarian cash programming with reform and restoration of a national social protection system post-crisis. Example: **Oxfam's work as part of the Cash Consortium of Iraq.**

Supporting the regional and national standardization of safety nets in the move towards social protection systems. Example: **Projet de contribution à la Normalisation des Filets Sociaux de Sécurité Alimentaire en Afrique de l'Ouest (NFSSA).**

Supporting positive informal systems that provide social protection and that may strengthen community ties while challenging power dynamics and discriminating cultural structures. Example: **Zakat and religious support, community-based food storage in Burkina Faso, access to remittances in Somalia.**

**Oxfam Mexico** is involved in a large universal basic income (UBI) experiment in Mexico City, for which it does the research on the labour market and other effects.

## 1.2.1 Social protection in Oxfam's advocacy work and humanitarian programming

The examples above show that Oxfam is involved in a large variety of activities in the field of social protection. This policy compendium aims to be relevant to all those contexts. The principles and goals further outlined below are not merely theoretical discussions but only make sense, when they guide our activities – from advocacy to programming, from development to humanitarian work. These principles apply to Oxfam's new Humanitarian Social Protection Strategy (see chapter 6 below). The compendium, and the principles in particular, are meant to be our compass in that work. Exactly because we will face tough choices, it is so essential to have a clear idea of what we're aspiring to.

Our power and opportunities to be an actor for change will vary between contexts. We will have different chances to realise some or all our principles in a given context. As an example, our preference for universal social protection coverage, when applied in our programming with limited resources, could lead us to support targeted programmes, but this should then be alongside advocacy towards a universal system. But such a decision should not be taken lightly, as there is considerable evidence on the limitations of pro-poor targeting in settings of pervasive poverty (see section on targeting below). If we cannot apply all principles at once, we should always consider how today's decisions impact future options and make sure they are embedded in an advocacy strategy and theory of change. And there are non-negotiables, such as supporting rights-holders to hold the duty bearers to account – which is essential in a rights-based approach – with special attention for gender-transformation. This is paramount in any programme intervention.

With all our interventions, and while working towards the realisation of all principles, we aim to support the development of social protection systems that contribute to the establishment of more inclusive, thriving and sustainable societies. We anticipate that this will be a key part of Oxfam's social protection work going forward.

## 1.2.2. Key legal bases for the universal right to social protection

**Social protection is a right and an international legal obligation** under the following agreements. (For more on social protection as a right see chapter 2.1.)

- Under the **Universal Declaration of Human Rights** (1948) Article 22 'Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international cooperation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.' Article 25 'Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control. Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.'
- Under the **International Covenant of Economic, Social and Cultural Rights** Article 9, 'the states party to the present Covenant recognize the right of everyone to social security, including social insurance.'
- The **International Labour Organization (ILO) No. 102 Social Security** (Minimum standards) Convention (1952) includes Medical Care, Sickness Benefit, Unemployment Benefit, Old-Age Benefit, Employment Injury Benefit, Family Benefit, Maternity Benefit, Invalidity Benefit, Survivors' Benefit, Standards to be Complied with by Periodic Payments, Equality of Treatment of Non-National Residents, and Common, Miscellaneous and Final Provisions. This convention has mainly been applied through social security schemes covering workers in the formal economy, although in principle it has a wider remit.
- The **UN Convention on the Elimination of all Forms of Discrimination against Women** (1979) ensures measures to eliminate discrimination against women at work (Article 11 states the right to social security – pension, unemployment, sickness, invalidity and paid leave – protection of health and safety in working conditions, prevention of discrimination on the grounds of marriage and maternity – including maternity leave without loss of former



employment), measures to eliminate discrimination against women in other areas of life (Article 13 states the right to family benefits) and measures to eliminate discrimination to women in rural settings (Article 14 states their different needs and ensured access to healthcare, education and adequate living conditions).

- Under the **UN Convention on the Rights of the Child** (1982), Article 26 states the right of every child to benefit from social security, including social insurance. Article 27 also states the right of every child to an adequate standard of living for their development and assistance to parents in need of these provisions.
- **The International Convention on the Protection of the Rights of All Migrant Workers and their Families** (1990) includes the rights to social security (Article 27) and access to services, such as health (Article 28) and education (Article 30). Unfortunately, it has only been ratified by 47 countries.
- Under the **UN Convention on the Rights of Persons with Disabilities** (2006) Article 28 states the right of persons with disabilities to an adequate standard of living and social protection.
- In 2012 the **ILO** complemented earlier important standards on social protection with **Recommendation No. 202 on National Social Protection Floors**. No. 202 puts forward full population coverage as one of the main policy objectives for states to achieve and explicitly includes those working informally. It calls for four basic social security guarantees for all residents and children, including access to essential healthcare, including maternity care, as well as basic income security throughout the life course, namely for children, persons in working age and older persons.

### 1.2.3 Informal and semi-formal social protection

Alongside formalised social protection systems based on rights and enshrined by law, there are informal social protection mechanisms within and across families and communities. In a world in which 71% of the global population has no, or no adequate access to formal social protection, informal and semi-formal social protection mechanisms offer an important life-line to people across the globe. Especially in contexts, where formalised social protection governed by laws, policies, or donor funding is limited, informal mechanisms may be the only available social protection for people. While this document primarily talks about formal social protection interventions, based on the rights listed above, we also want to shed a light on informal and semi-formal social protection.

Informal social protection refers to systems of reciprocity usually within and between (extended) households, where family and community members provide social protection to others in times of a crisis and protect themselves against social and economic risks. Examples are burial societies (informal savings groups to provide sufficient money to ensure a good burial) as well as similar associations that help cope with other shocks, which are ubiquitous across Africa. While informal social protection is typically bound by location, kin, caste or trade, it can also span from urban to rural locations or be international, as in the case of remittances, which financially far outstrip any other overseas assistance in the world.

Informal social protection is the first port of call before state or NGO assistance arrives and is important to the social fabric of communities. If a household faces a shock, they will turn to the extended family for help, if there is a problem outside the community, the community as a whole takes responsibility to make reparations and repair relationships. Informal social protection predates any state structures and is the foundation of social solidarity within smaller communities – just what we hope to emulate for formal social protection systems within entire societies.

However, informal social protection has inherent limitations.

Informal mechanisms are usually not rights-based. Informal social protection is determined by social ties determined by norms within the community as well as private relations and not regulated by a state's legal framework. Changing the rules according to which they work is difficult and mostly beyond democratic control. It also means that for all those that are excluded from those networks, there are no reliable means to claim access. Moreover, identifying the duty-bearer and holding him to account is difficult.

Although informal social protection is based on solidarity, it is typically limited in reach and therefore the redistributive capacity is severely limited. Moreover, when the community as a

whole is affected (for example in a widespread shock such as a drought) such systems are easily overburdened with too few resources to support everyone. They are thus also limited with regards to sustainability. Benefits may neither be predictable nor adequate, a key tenet of effective social protection.

Informal social protection is driven by the community's core values and norms – which can be hierarchal, paternalistic and limiting for women other marginalised groups. Thereby such social protection can perpetuate negative cultural norms, such as girl marriage or indebtedness and patrimonial relations. In the case of feudalism or caste societies, informal social protection may be a form of risk-pooling where powerless people receive nothing at all.

Despite these limitations informal social protection is often the only existing option in many contexts which are a long way from formal social protection programmes. It is very important to understand in our programming because:

Engaging with communities and seeking to understand the current informal mechanisms, their benefits as well their limits, is crucial to develop adequate social protection interventions.

It helps us understand the relations and ties within communities and how resources are redistributed – this may be important for effective programming.

Where there are positive support systems, we want to support rather than undermine these, to ensure more efficient programming and to ensure we do no harm.

They may serve as an important entry point to our social protection programming work, particularly in contexts where there is no formal social protection, or where it is not possible for us to work with or advocate to the state (for example, in contexts of conflict), or where entire population groups are excluded from formal systems (for example, refugees).

The result of such an engagement may be that we find, we can build on informal structures because they can become an entry point and foundation for predictable, adequate and timely formal social protection interventions, or as a first step of semi-formal mechanisms.

On the other hand, the result of such an engagement can also be to see that the inherent limitations of existing informal mechanisms cannot be fixed by building on and supporting those structures for example with access to external funds or resources. We want to ensure that the expansion of formal social protection does not negatively affect informal social protection or leads to members dropping out, or no longer making regular payments, and finally undermine informal mechanisms to the extent that they are no longer functioning. Therefore, it is crucial that formal social protection is sustainable and not a short-term intervention, which leaves communities more vulnerable than they have been before. This is of particular relevance for the growing debate on expanding social protection across the development-humanitarian nexus. Cash-programming in humanitarian interventions is often temporary in nature and phased out after some time. Here, integration with a national social protection system, which ultimately adheres to the goals and principles listed below is particularly important albeit a huge challenge (see section on social protection in humanitarian programming below).

A step between informal and formal may be provided by semi-formal social protection, which are intervention strategies to improve livelihoods, run by its members, with or without support from non-governmental or international development actors and with solidarity-based regulations. Credit & saving programmes are an example. Many of the microfinance and micro insurance organisations have their roots in informal community-based savings and loans groups.

Another example are the so-called “health mutuals”. These are independent not-for-profit member-based organisations that pool contributions from the members to provide health coverage and services. Decision making is in the hands of the members. The International Association of Mutual Benefit Societies (AIM) includes 56 mutuals from 30 countries and defends their rights. They proactively seek to be integrated in formal social protection delivery, while holding on to their principles.<sup>4</sup> What differs from completely informal mechanisms are written statutes, which – as in the case of mutuals, include democratic governance principles. However, they are also limited with regards to larger risk-pooling, redistribution and equal accessibility.

## **Oxfam Policy Position on informal and semi-formal protection**

- Oxfam recognizes the essential contribution of informal social protection mechanisms – that is of risk-pooling and resource sharing – within any household, and the particular importance of informal social protection for communities in settings where formal social protection is not available, such as in humanitarian and fragile contexts. This being said, Oxfam equally recognizes its limits, with regard to providing rights-based, accountable, enforceable, as well as predictable, timely and adequate social protection. Furthermore informal social protection often falls short of meeting our equality, gender and transformational objectives for social protection.
- Oxfam engages with the communities we work with to understand all currently available social protection mechanisms, their benefits as well their limits – with regards to empowering people and making their voices heard and their rights a reality – and seeks to improve the sum of interventions to ultimately ensure social protection for all, which meets the goals and principles listed above. The way to get there may include building on informal or semi-formal social protection mechanisms, when they are an appropriate entry point and foundation for predictable, adequate and timely formal social protection interventions. And, in our programming and advocacy we take care that formal interventions that we support, do not undermine existing and important informal mechanisms, without offering a better sustainable alternative.

### **Further Reading**

Calder, Rebecca and Tanhchareun, Tom (2014) *Informal social protection: Social relations and cash transfers*. Australian Government. Department of social affairs and trade. <https://dfat.gov.au/about-us/publications/Documents/informal-social-protection.pdf>

Oduro, A. D. (2010) *Formal and Informal Social Protection in Sub-Saharan Africa*. ERD.

## **1.3 SOCIAL PROTECTION, A HISTORY OF STRUGGLES**

Societies all over the world through history have held ideas about how they should take responsibility for each other. These ideas have involved a degree of reciprocity or redistribution within a defined group at times these ideas have included fairness and social justice. Smaller societies mostly relied on informal mutual support systems within that smaller group. But redistributive systems have also been known for long. For example, rulers in medieval India provided employment in large infrastructure projects during drought years, supporting their populace in times of need. Religious groups often developed elaborate systems of sharing resources, which could even have sanctions.

From the late 19th and early 20th centuries onwards modern nation states began to develop what we now recognize as formal social protection interventions.<sup>1</sup> These early social protection schemes in Western European countries were both a reaction to the excesses of a fast and poorly regulated industrialization – which left many people bereft of their land, deeply impoverished and destitute – and a reaction to mounting pressure by organized workers. An example are the early social protection laws of the 1880s in what would later become Germany. These laws were less an act of charity or gratitude by the state than a reaction to the growing strength of workers' movements, which had started to organize small social security funds among them-

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<sup>1</sup> They are here called social protection interventions, because this is how we would call them today. However, they could also be called social welfare or social security interventions. A good overview of terms and definitions can be found at [www.socialprotection.org](http://www.socialprotection.org)

selves. This mutual support in cases of illness or injury formed a bond of solidarity among workers and was an incentive to join workers' organizations. The early social protection interventions by the state contributed then to a change in the state-citizen relationship and enlarged the pool of people who contributed to those schemes. However, these interventions usually only covered a small fraction of workers and benefit levels were low.

The large differences in the types of social protection schemes between countries and the time of their introduction shows that there is no pre-set pathway for the emergence of social protection schemes. We see different models emerging even when economic development and wealth levels between countries are similar. The specific nature of interventions, how they are financed and who benefits, have always been the subject of political struggle, fought, and won or lost, by very different coalitions. From the first social protection laws up to today, the labour movement nearly always played a key role in this struggle – sometimes allied with farmers, sometimes with the landless, and sometimes with better-educated urban classes.<sup>5</sup> Moreover, women's movements were and still are essential in extending social protection to women, who have often been and still are excluded from social protection – particularly from contributory systems.

In the Global South, social rights have been at the heart of the struggle for independence from colonial powers for many countries. Anti-colonial movements had a large role in defining ideas of social justice; for example, in the Indian and Brazilian constitutions. In general, it is not the case that Southern welfare arrangements are mere copies of the social protection systems found in the North – different ideas, struggles, coalitions and political and economic conditions have shaped the organization of public welfare in these contexts. In consequence, we have as great a variety in the organization of social protection within Europe compared to the US or Japan, as we have between Southern countries, where some countries with relatively low GDP per capita have been comparatively successful in extending social protection to all.<sup>6</sup>

Globally, in the aftermath of World War II, the extension of welfare provision enjoyed widespread public support as a goal of economic development. The aims and principles that we now see as integral to social protection were then seen as a cornerstone of democratic society, in which social rights underpin equal democratic rights. This is centrally expressed in the Universal Declaration of Human Rights from 1948 (see chapter 1.2.2), which puts obligations on both national governments and international cooperation efforts to realize those rights.

The socio-economic turn towards neo-liberalism and structural adjustment from the late 1970s onwards, meant that government social spending was discredited as unproductive and unaffordable, holding back national economic development strategies. It re-appeared slowly on the international agenda in the 1990s, when the negative consequences of the neo-liberal economic agenda for the poorest and most vulnerable became evident. Whereas the United Nations World Summit on Social Development in Copenhagen in 1995 promoted an encompassing social agenda, the reality of social protection in development cooperation was largely confined to the World Bank's residual concept of social safety nets designed to deal with the harsh social impact of structural adjustment programmes. Recognition of the harm caused to the poor and vulnerable, as well as the impact of the financial crisis in Asia (1997), slowly changed the mindset of the international development actors, forcing them to proactively introduce new policies aimed at protecting the poor from the removal of government services and to deal with excesses of unregulated capitalism.

The Millennium Development Goals (MDGs), adopted in 2001, did not explicitly mention social protection, but it was at the turn of the millennium that various international institutions and national governments began to increase their work on what is now called social protection. The World Bank started experimenting with conditional cash transfer (CCT) programmes, while the ILO increased its work on tax-financed social assistance programmes for people outside formal employment, the ILO's traditional focus point. There were important innovations across the Global South – for example, the governments of Brazil (Bolsa Familia), Mexico (Progresas / Oportunidades), South Africa (social pensions and child grants) and India (National Rural Employment Guarantee Act) introduced major social protection programmes with different designs and benefits in the late 1990s and early 2000s.

## 1.4. SOCIAL PROTECTION IN THE CURRENT DISCOURSE

There are several fields in which social protection has gained importance in the international sphere: legislation and international commitments, such as the SDGs, overseas humanitarian and development assistance and current discussions on the future of work and automation, which give central importance to social protection.

With regard to legislation and commitments, an international milestone on social protection in the early 21st century was the passing of ILO Recommendation No. 202 (ILO-R202) on National Social Protection Floors (SPFs) in 2012. R202 provides a 'guiding framework' for national governments for the extension of social protection to all – rather than only formal workers, or only to the poor. ILO-R202 reaffirms the role of social security as a human right, as well as a social and economic necessity, and outlines a two-dimensional approach of coverage extension, explicitly including those working informally. The cornerstone of a national social protection floor advocated for in ILO-R202 are the four basic social security guarantees for 'all residents and children': access to essential healthcare, and basic income security for children, for persons of active age unable to earn sufficient income, and lastly for older persons. This non-binding agreement gives impetus to civil society to lobby their national governments to meet the ILO Recommendation. Internationally, civil society actors have united in the Global Coalition for Social Protection Floors to advocate for international and national adherence to this Recommendation. Oxfam is a member of this initiative.

Another milestone for social protection is that it is explicitly included in the successor to the MDG agenda, the 'Sustainable Development Goals' (SDGs) in 2015. The SDGs call upon governments to '*Implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable*' (SDG1.3). Thereby the SDGs centrally build on the ILO-R202 on Social Protection Floors.

Within the SDGs it is also clear that social protection has a role to play in the reduction of poverty (the context of SDG 1.3), but it is also a means to achieve other goals and fulfil the "leaving no one behind" principle. Social protection plays an important bridging function from achieving zero hunger (SDG 2.1), to good health and well-being (SDG 3.8), to gender equality (SDG 5.4) through the recognition and value attributed to unpaid care and domestic work through the provision of public services, infrastructure and social protection policies, to decent work and economic development (SDG 8.5) and to reduce inequalities (SDG 10.4) through the adoption of policies, especially fiscal, wage and social protection policies. In addition, social protection is found to be a potential instrument for social cohesion, state building and political stability (SDG 16), for international cooperation (SDG 17), and in the eyes of some, even for the promotion of sustainable consumption and production patterns (SDG 12) and climate stability (SDG 13).

This being said, both the SDGs and the ILO-R202 are first of all declarations of good intent of governments, no sanctions can be applied if countries' governments fail to meet them. And yet, these intentions have been made to a broad public and the idea is that governments cannot easily fall back behind them without being criticized by their peers and held to account by their citizens.

Secondly, overseas humanitarian and development assistance on social protection has significantly increased. A global mechanism for monitoring and coordination, the Social Protection Inter-Agency Cooperation Board (SPIAC-B), was established, bringing together the World Bank, IMF, ILO and other UN agencies, and bilateral donor organizations. This has led to tools for documenting and evaluating national social protection systems, such as the Inter-agency Social Protection Assessment (ISPA). Further support mechanisms for developing countries, usually through ODA, such as the ILO's Global Flagship Programme for the SPF, or the EU's experts' network Socieux+ have been put in place. South-South cooperation has taken an increasingly important place in rolling out SP policy frameworks, including online exchange platforms.

On the humanitarian side, social protection is fast becoming a considered mechanism for humanitarian response. This is in response to both the proliferation of protracted crises and the huge numbers of people requiring multiple years of assistance and the simultaneous recognition that people cannot rely on humanitarian aid year in year out. Particularly, to overcome cyclical shocks or where acute needs are in part a symptom of underlying chronic poverty the protection offered by humanitarian response may be inadequate and what is needed are systems that also offer prevention.

The 2016 Grand Bargain which led to commitments on localisation and cash have provided a ripe international environment for this. It has led to donor push back against the multitude of cash transfer agencies in favour of a single delivery agent (ECHO's new principles for humanitarian cash)<sup>7</sup> – which is more long term and would be more easily linked to a social protection system. DFID research into 'Shock responsive Social Protection',<sup>8</sup> succeeded by a £20 million project to support implementation of the research and an inter-sectoral publication discussing implementation of social protection at the nexus of humanitarian-development-peace programming.<sup>9</sup> Because it is easy to assume that the majority of social protection is about delivering cash for social assistance, social protection is in danger of being 'reduced' to cash only inter-

ventions in the humanitarian space. This undermines the ultimate objective - and potential - for social protection and what it can do and how we can use it to support households vulnerable to shocks. There can be no doubt that social protection is becoming increasingly common in humanitarian discussions, although there is a long way to go before this is routinely considered within the project cycle – something that Oxfam is aiming and advocating for.

This was complemented in 2016, by the Global Partnership for Universal Social Protection (USP2030), including the World Bank, but not the IMF, with the aim ‘to increase the number of countries that can provide universal social protection, supporting countries to design and implement universal and sustainable social protection systems.’<sup>10</sup> The initiative both supports the roll out of R202 and underpins SDG 1.3, and embraces the principle of universalism.<sup>11</sup> The Global Partnership also gives more specific attention to ‘adequate cash transfers’ in social protection next to other delivery mechanisms.<sup>12</sup> Yet, the World Bank’s commitment to universality appears to be mere lip-service (see chapter 4.3.3.). What is needed is both the establishment of a pillar for knowledge management, exchange, consulting, and training, as well as a body that takes up the international responsibility to finance the right to social security for those countries that are currently not able to raise the necessary resources domestically. This key issue of international financing for social protection has so far been inadequately addressed in all the initiatives listed here (see chapter 3.2).

At the same time, social protection policies and reforms are receiving renewed attention in the context of ongoing discussions among world leaders and institutions on the so-called ‘future of work’. Huge advances in technology may have a strong impact on what humans will do and stop doing as paid employment. Labour markets trends show increases in non-standard forms of employment. The ‘future of work’ scenarios foreseen by different institutions and experts include scarce employment, rapid changes, and working lives alternating between periods of work and non-paid activities.<sup>13</sup>

We need to think about a possible transition to a future in which less paid employment may be needed to ensure the production of essential goods and services, while globally the majority of people rely on paid employment opportunities to secure their livelihoods. In a context of less paid employment opportunities, household income from labour wages and pay-outs from current contributory social protection schemes, could be insufficient to maintain a decent standard of living. Current debates stress the need for life-long education – learning and training for all workers to keep pace with technology-induced changes in labour markets, as well as the need to reinforce tax-based social protection (and strengthen the tax systems to pay for them). It is in this context that universal basic income has become a hot topic for the future of work and social protection (see chapter 3.3.5).

For Oxfam it is paramount to try and shape how the future of work will look, and to ensure it will benefit the many and not the few. In our visions and fights for a human-centred future of work, we should keep in mind that less work can also be an opportunity for many, when work and wealth are equitably shared, leaving enough time for civic and care activities as well as decent standard of living.

## Further Reading

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Global Coalition on Social Protection Floors: See more information [online](#)

Global Partnership for Universal Social Protection: See more information [online](#)

## 2 GOALS AND PRINCIPLES OF SOCIAL PROTECTION

For Oxfam, social protection is a key policy area of the Even it Up campaign<sup>2</sup> our policy and advocacy work and is important to our humanitarian and development programming work, because firstly, it is a right, and secondly because it has the potential to make such a large positive impact on the lives of individuals and on societies.

The potential benefits and important **goals of social protection** are (detailed outline in the section below):

1. Reduce inequality
2. Overcome poverty
3. Reduce vulnerability and increase resilience
4. Reduce gender inequality
5. Strengthen agency
6. Sustain economic development
7. Support ecological sustainability

These potential benefits show that social protection can go well beyond a narrow idea of **protection** (often understood as relief for already poor households from immediate deprivation, by increasing food security and access to services). Social protection often also has the implicit or explicit objective of **prevention** (averting deprivation, preventing households from falling into deeper and irreversible poverty), to achieve **promotion** (by enhancing incomes, creating assets and capabilities) and finally to contribute to **transformation** (by addressing concerns of social inequality and exclusion).<sup>14</sup> These different goals are complementary and not exclusive to particular interventions and some interventions may meet multiple objectives. **For Oxfam, a comprehensive social protection system should contribute to all four of these objectives.**

### 2.1. GUIDING PRINCIPLES OF SOCIAL PROTECTION FOR OXFAM

We say social protection should **strive** for the objectives listed above, because not all social protection systems are equally able to achieve those benefits in their design, governance and implementation. To realize these benefits, there are five key **guiding principles** for Oxfam by which the organization of formal social protection systems should be governed, these are:

1. Rights-based approach
2. Solidarity
3. Universality
4. Gender-transformative approach
5. Consistency with other policies

In social protection there is no 'one size fits all'. Single social protection schemes, as well as complex integrated national social protection frameworks, will always vary depending on the specific context and the needs of the people involved. Yet, for Oxfam, there are five universally applicable and interdependent guiding principles according to which social protection programming should be organized.<sup>15</sup>

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<sup>2</sup> Other Oxfam's campaigns as RIC or GROW have as well mentioned social protection at different points and with different perspectives, acknowledging the relevance of this public policy.



All the principles are not yet a reality everywhere and their realisation is an ongoing challenge in many contexts. By using these principles to assess social protection design or implementation, we aim to support the development of social protection that is more than protective, we want social protection to realize its transformational potential, hence to challenge and help overcome structural causes of poverty and inequality.

While transformation is a big word and the impact of a cash benefit may be limited – we hold that being guided by those principles we can try to maximise the transformational effects of more caring and egalitarian societies. To realise those principles an adequate budget for social protection is needed. In many cases social protection spending needs expansion to ensure that sufficient and sustainable fiscal resources are available.

Thus, these principles are foundational as well as aspirational and they guide us in planning, analysing, evaluating, and monitoring social protection policies or instruments, as well as in policy discussions on these. They form a framework for engagement with our partners, allies and stakeholders, as well as providing a basis for our advocacy and programming work, either to influence the design of SP policy frameworks or to promote changes in existing frameworks and their implementation modalities.

In the context of humanitarian programming social protection is a link between the humanitarian work of ‘saving lives’ and ‘recovery’ to resilience and sustainable livelihoods. In such contexts therefore, realizing the principles of universality and national solidarity may not be the primary considerations. Moreover, there can be a tension between universal statutory social protection systems and the humanitarian principle of saving lives – which might require targeting. In such situations, it will be key to carefully navigate between allocating (scarce) resources and advocating for national social protection systems, which are universal, and do aspire to Oxfam’s principles above (see section **Fehler! Verweisquelle konnte nicht gefunden werden.** on social protection in humanitarian settings below for a broader discussion of this question).

## 2.1.1 A rights-based approach to social protection

**Social protection is an inalienable right of every human**, enshrined in the Universal Declaration of Human Rights and reaffirmed in a number of international agreements listed above. Social protection should be guaranteed as a right by national law, in which all individuals are recognized as the rights-holders and governments are duty-bearers. The relationship between rights-holder and duty-bearer is a social contract, in which both parties have duties and rights. Throughout this document the rights-holders may sometimes be called ‘beneficiaries’ – we do so while upholding everything about the relationship described above: governments are duty bearers, not well-doers for their citizens.

Governments collect revenues from the rights-holders; therefore, they have the responsibility to use these revenues to address the needs for social protection of all rights holders throughout the gendered life course, by the means of developing and resourcing effective social protection systems. Where governments fail through lack of will, resources, capacity, or are absent, other international and national actors can – and sometimes must – support populations in need and should provide support for the development of social protection systems or interventions that might evolve into national social protection systems. While doing so, key principles outlined in the section on governance of social protection must be applied.

Social protection policy design and implementation must use a rights-based approach. This means that it must be free from discrimination with regard to gender, ethnicity, nationality, religion or legal status. Moreover, their specific risks and needs should be taken into account in social protection policy. Undocumented migrants, refugees, stateless persons and displaced people must not be denied access to social protection, they also have inalienable human rights. The duty-bearer in such cases may not be the source or host government alone, but ultimately the international community (see the section on international financing obligations below). Ultimately, the right to social protection is attached to a person regardless of their legal status, what job they have, where they live and where they move. Ensuring social protection in a world in which people move beyond border and communities is a global challenge.

Also, the dignity and the autonomy of the beneficiary must be respected and protected. Access to social protection must be free from humiliating procedures of means testing and stigmatization or imposed conditions.<sup>16</sup> (This is discussed in more detail in the section on targeting and conditionalities below.)



Last, but not least, a rights-based approach to social protection means that all rights-holders have the right to claim these rights and that duty-bearers are accountable. Hence, governments must guarantee adequate and inclusive procedures for participation in decision making, monitoring and improvement of policy and policy implementation. To enable meaningful participation, they must ensure transparency and access to information to all stakeholders, and rights-holders must be empowered. (See chapter 4)

## 2.1.2 Solidarity, not charity

**The foundation of social protection is solidarity, not charity.** All humans are vulnerable and depend on others at certain times of their lives. We agree to contribute to a common social protection system in which we support each other, when in need, on the understanding that we in turn will be supported when we are in need.

In a functioning welfare state, citizens pay taxes and/or contribute to social insurance schemes and know that in return they will receive support when they face a loss of income or lack the ability to meet their basic needs. This builds social solidarity, not a system of charity. An equitable system is progressive, i.e. people (as well as other economic actors) contribute according to their capacity (typically defined in income) and receive according to their needs and rights. In this way, society as a whole pays for and shares the risk and burden for everyone. Solidarity means that even those that cannot afford to pay still receive the services and support they need. This includes those who cannot currently contribute because they face a lack of income as part of the life cycle (children, elderly, pregnant/new mothers, those with disabilities) or those who experience a shock which causes a loss of their capabilities or means to a livelihood (such as unemployment, sickness, sudden disability and natural crises such as floods and droughts). Refugees and migrants are worthy for a special mention on this regard, as they have special needs but are often just granted some social protection measures (emergency health care), while being excluded from others as social assistance against poverty.

## 2.1.3 Universality

*'All countries should be working towards permanent universal social protection systems, which reduce vulnerability and increase resilience to shocks.'*  
Oxfam EiU Campaign report

**Social protection should be universal in a dual sense: it should cover all people and all contingencies, over the course of the life cycle as well as provide support to cope with unexpected crises.** In other words, social protection should be available to everyone throughout life. And social protection must be provided at an adequate benefit level, otherwise universality of coverage is meaningless.

Universality does not mean that all individuals would necessarily receive all the benefits at once, but that anybody facing the same risk would receive the same group of benefits. For example, universal pensions reach all the elderly and not just those below a certain income level or those who are members of a particular social security scheme. Universal maternity benefits are given to all mothers around the birth of a child, but not necessarily to all women or all men.

Providing social protection benefits to the poor only – known as pro-poor or means-tested targeting – undermines the universal and solidarity aspects of social protection. Most wealthy countries have aimed for the last 60–70 years to achieve universal coverage within certain groups of benefits – e.g. reaching all the elderly with old age pensions, all children with child-benefits. Such universal coverage has often been given for political reasons: expanding benefits to all increases the sense of national cohesion and solidarity; it ensures the support of the middle classes – because they receive some of the benefits that they pay for through their taxes – it avoids the stigmatization of means-testing, and the administration is simpler and cheaper (see the section on targeting below).

Taking the principles of rights-based and universal social protection seriously implies that there should be the intention to expand every group of benefits to become universal. If universal coverage with adequate benefit levels seems impossible with the current resources, this creates a strong imperative to raise more or reassign resources to expanding coverage, while maintaining progressive and redistributive financing.

## 2.1.4 Gender-transformative approach to social protection

**Social protection can and should make a contribution to gender justice.** Besides attending to women's immediate needs, more balanced power relations between men and women in the household, workplace and society as a whole can and should be promoted through social protection so as contribute to women's overall empowerment. To make such a contribution, social protection must take into account the specific risks and vulnerabilities women are exposed to. Therefore, when designing social protection policy, gendered risks and vulnerabilities resulting from structural inequalities need to be identified, recognised and addressed.

Giving women a say in social protection policy development and implementation is crucial to make social protection gender-responsive and transformative. While in some fields equal access to social protection benefits for men and women may be needed, specific social protection measures might be required in other fields to promote women's empowerment.

Many vulnerabilities and risks throughout life and after shocks are experienced by men and women alike. However, women are often more adversely affected by climate shocks and conflict, they experience particular risks, such as those related to childbirth, or face obstacles as a result of their position in the household, community, labour market and society. Women's reproductive role of care and domestic work as well as a productive role to generate additional income for the household reflect embedded gender inequalities in societies and perpetuate these at the same time. These multiple roles result in time poverty for women that in turn becomes a major obstacle to empowerment. For instance, reproductive tasks and care work result in shorter spells of paid employment, often in the informal economy, and hence in insecure and irregular income for women. This forms an obstacle to contribute to and to access social insurance benefits in their own right, such as pension entitlements. Women thus often continue to depend on their husbands or fathers. For women leading single-headed households, this becomes particularly problematic.

Moreover, if ill designed, social protection measures can become counter-productive in terms of more gender equality; they can generate gender discrimination and social stigma, they can confirm the gendered division of work in households, increase the power of male breadwinners, or reinforce gender discrimination in the labour markets: For instance, cash transfers may help women carry out care and domestic work more efficiently or productively, but might reinforce an already unfair gender division of labour. Similarly, maternity leave benefits help to secure income of women workers, but do not contribute to a more equal division of care work in the household. Social assistance benefits targeting poor households are often directed at the male breadwinner with no guarantee that women and girls will benefit equally from these benefits.

Additionally, women tend to be less mobile, IT literate or informed, especially in rural areas, which hinders access to social protection services. And social protection policy often fails to work in synergy with other policies that should empower women, such as appropriate policies regarding labour markets, education, health care or infrastructure development.

It is therefore paramount to apply a gender lens from the initial choice of social protection policy mechanisms as well as to the measurement of impact. We need to consider how social protection measures might impact women's social, political and economic status, including their position in the household as well as on the labour market, while keeping in view their multiple roles and ensuring inclusion of women's voices. In sum, social protection systems should address obstacles to women's empowerment through a gender-transformative design, as recommended by the latest Commission on the Status of Women (CSW63).<sup>17</sup> Gender and social protection is further discussed in chapter 2.2. and 5).

## 2.1.5 Consistency with other policies

**Social protection programming cannot exist in a vacuum, to be effective, it must work in synergy with a quality health, education and labour policy, as a minimum comprehensive package of basic services.** Obviously, and as an example, supporting children going to school where the only nearby state school is of bad quality; covering poor women workers' health expenses where hospitals treat them without respect; or training people for jobs when no decent jobs are available, undermines the effectiveness of social protection instruments. In synergy with social protection, the effective implementation of all social sector policies is needed for graduation out of poverty and to build equitable societies for all. CSW63 has rightly highlighted the need for integration of policies on social protection, essential services and infrastructure

development in order to effectively empower women.<sup>18</sup> In practical terms it must also be linked with disaster risk management, poverty reduction, livelihoods, resilience and food security policies and approaches.

Privatization of essential services is another policy that risks undermining the effectiveness of social protection as it will increase out-of-pocket expenses for the beneficiaries. It also contributes to increased inequality – inadequate public services for the poor and good-quality private services for the rich – while undermining solidarity and financial sustainability of social protection budgets. Social protection must also be integrated with wider social policies, such as with regard to housing, food and nutrition, public transport and disaster prevention.

Economic policies are equally of utmost importance. High inflation rates, price volatility, trade policy in medicines, minimum wage settings, or the creation of special economic zones where laws do not apply, all have an impact on the effectiveness of social transfers. Last, but not least, social protection policy must be underpinned by a progressive tax system if it is going to be successful in contributing to the reduction of inequality.

When Oxfam advocates for social protection based on these principles above, and striving to realise the goals below, we will often find ourselves confronted with opposing views to social protection, which argue for a minimalist poor relief, or very patchy safety-nets.<sup>19</sup> While focusing on the poor may sound sensible at first – it actually and crucially undermines the idea of rights-based social protection and universality. Questions of who receives social protection, under which conditions and who contributes to its financing, are political questions of (re)distribution, in which we need to defend our principles to make sure we're moving towards rights-based social protection available to all (see the discussions on targeting, financing and actors in social protection below).

### **Oxfam Policy Position on principles of social protection**

Oxfam has five foundational principles of social protection:

1. Social protection is an inalienable right of every human.
2. The foundation of social protection is solidarity, not charity. Equitable, progressive and sustainable financing is key to ensure that everyone contributes according to their capacity and makes social protection based on rights a reality for all.
3. Social protection should be universal in a dual sense: it should cover all people and all contingencies, over the course of the life cycle as well as provide support to cope with unexpected crises.
4. Social protection can and should make a contribution to gender justice, attending to women's immediate needs, responding to their vulnerabilities, as well as contribute to transforming power relations between men and women in the household, workplace and society as a whole.
5. Social protection needs to work in synergy and coherence with quality health, education and labour policy, as well as other public policies in order to achieve its full transformative potential.

All social protection systems should ultimately adhere to those five principles – rights-based, solidarity, universality, gender-transformative and consistency with other policies – in their design, governance and implementation. The five principles are our compass for inclusive life-cycle social protection policy that ensures the individual realisation of the right to social protection and contributes to more equal and cohesive societies.

Oxfam opposes conceptions of social protection, which reduce its role to a patchy protection for the poorest, or poor relief, where delivery of benefits is made conditional upon proven acute need, where constrained budgets are used to argue for meagre benefits and small groups of beneficiaries, rather than thinking about how social protection for all based on rights can be made a reality as soon as possible. In all our work on social protection we will avoid use of the phrase 'safety nets' as this implies this more minimalist non-rights based understanding.

## 2.2. GOALS OF SOCIAL PROTECTION

For those building the case for social protection in certain contexts and countries, below is an outline of what goals social protection can contribute to and some examples of its impact. Not all social protection policies contribute to these goals equally, therefore it is also useful to be clear about the goals that should be achieved in a particular context.

### 2.2.1 Reduce economic inequality

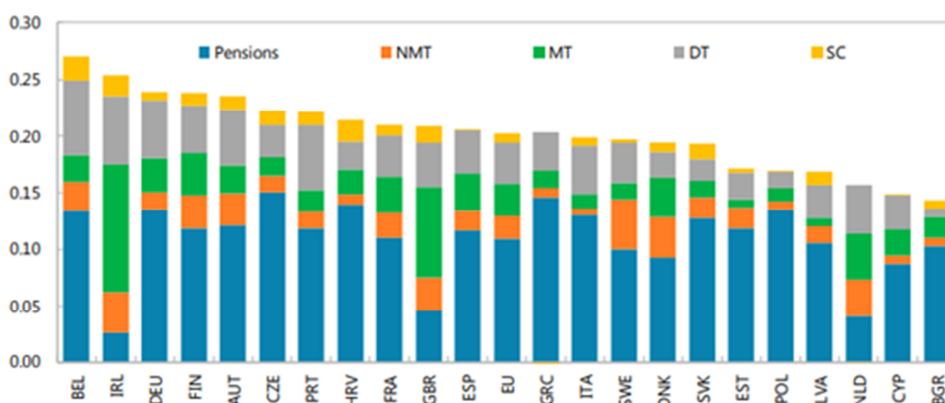
Social protection can transform societies through its impact on income distribution. It can and should foster equality through providing benefits on an equal basis, but especially by embracing principles of redistribution. By doing so, social protection can reduce vertical inequality (between rich and poor) as well as horizontal inequality (between men and women, migrants and host populations).

A positive impact of social protection on inequality depends on the combination and scale of social assistance, social insurance and social services provided in each country, as well as the way in which these interventions are financed: whether through direct contributions or general taxation and depending on the progressiveness of the latter. Distributional analyses of social protection schemes tend to look at the impact on interpersonal inequality measuring the effect on the Gini coefficient of the income distribution. However, social protection also influences inter-generational distribution through old-age pensions and social security contributions.

In many countries, especially high- and middle-income countries, social protection is one of the key redistributive policy measures implemented by governments, together with taxes and spending in health and education. Governments use these measures to reduce disposable income inequality (post-tax-and-transfers) as compared to market income inequalities (pre-tax-and-transfers).<sup>20</sup>

In OECD countries, income transfers have historically played a critical role in reducing inequality. Currently, on average, income transfers (including both insurance and assistance transfers, but excluding old-age pensions), personal income taxes and social security contributions together reduce market income inequality in OECD countries by slightly more than 25%.<sup>21</sup> Of these three categories, cash transfers are responsible for the bulk of the redistribution (around 72%).<sup>22</sup> Figure 2.1 shows the combined distributive impact of pensions, cash transfers (including means and non-means-tested transfers), social contributions and direct taxes in the European Union.

**Figure 2.1: Decomposing Fiscal Redistribution by Instrument in the European Union (Reduction of the Gini coefficient achieved by fiscal policy, 2015 or latest).<sup>23</sup>**



Sources: EUROMOD and IMF staff calculations. Note: Pension spending includes old age, disability and survivors. DT = Direct taxes, MT= means-tested spending, NMT = non-means-tested spending, SC = Social contributions. Data labels use International Organization for Standardization (ISO) country codes

However, since the mid-1990s, the redistributive effect of taxes and transfers has declined, both on average and in the majority of OECD countries, by and large as a result of a decline in redistribution from cash transfers. In turn, this was largely driven by a decline in the size of insurance transfers (e.g. unemployment insurance, work-related sickness, and disability benefits), and, in some countries, partly mitigated by assistance transfers (e.g. minimum income transfers, means- or income-tested social safety net).<sup>24</sup>

In low-income and some middle-income countries, social protection is still a recent and fast evolving policy. Some of these countries have made laudable efforts in the past two decades to introduce and extend social protection coverage. More than 20 countries,<sup>25</sup> both middle- and low-income, have achieved near universal coverage in pensions through a combination of contributory and tax-based systems.<sup>26</sup> For example, in South Africa, the Older Person's Grant (an income-tested, monthly transfer of about US\$112) was the first African pension programme introduced to extend coverage for those who did not have social insurance. It is given to citizens, permanent residents and refugees with legal status, and is estimated to have significantly helped reduce inequality, with a Gini coefficient of 0.77 (without grants) and 0.60 (with grants).<sup>27</sup>

Abundant evidence shows that the introduction and expansion of social protection programmes resulting from governments oriented towards more redistributive policy approaches has been one of the key drivers of the decline in inequality in Latin America during the 2000s.<sup>28</sup> A study of the impact of social spending in six Latin American countries (Argentina, Brazil, Uruguay, Peru, Bolivia and Mexico) found that their cash transfer programmes were overall quite progressive in absolute terms, except in Bolivia where the programmes were not good at reaching the poor.<sup>29</sup> In Asia and the Pacific, governments have been strengthening efforts to expand social protection coverage in the past two decades, as demonstrated by raising levels of government expenditure on social protection; however, significant gaps in coverage across different groups of the population remain.<sup>30</sup>

Yet, in other countries the bulk of social protection is provided in the form of non-contributory, largely donor-funded social assistance and targets the poorest people only. Such schemes are often small, short term, geographically limited and/or without a stable legal and financial foundation, and therefore fail to make any substantive inroads into reducing inequality. Evidence suggests that universal welfare systems are better at redistribution than systems designed to narrowly target the poorest,<sup>31</sup> for example, more universal allocation mechanisms based on category rather than poverty level (such as support grants for all mothers and children) often prove more effective.

Most middle-income countries could have much larger social protection programmes. In fact, evidence from ILO reviewing options to increase fiscal space in low- and middle-income countries, shows that universal social protection floors are feasible in the majority of these countries.<sup>32</sup>

## 2.2.2 Reduce gender inequality

Too often, social protection can have many non-desired impacts on gender relationships. In section 5 we explore more deeply the relationship between gender and social protection. In this section, we highlight some evidence on how social protection can work for gender equality, and not against it.

A recent note on gender and social protection by the International Trade Union Confederation (ITUC) provides some examples from various countries.<sup>33</sup> In 2017, Kenya reformed their social protection system to extend healthcare and old-age pensions on a non-contributory basis, thus extending access to informal workers and others who had previously been unable to meet contribution requirements. Similarly, in Denmark, since 2005, contributions to the pensions system continue during periods of parental leave. This helps to mitigate the impact of career breaks because of care on pension entitlements.

Moreover, maternity leave regulations can support women in reconciling work and family life and are critical social protection instruments for increasing gender equality. Research conducted in Bangladesh after the extension of its maternity leave among civil servants to 24 weeks in 2011 shows interesting impact on female labour-force participation.<sup>34</sup> More women enter and remain in the labour market and there is no evidence that more maternity leave increases the fertility rate. The research also suggested that longer maternity leave increases infant survival by improving the quality of infant care. The eight extra weeks of paid maternity leave reduced infant mortality rates by about 5%.

Yet, maternity affects the wages and career of women workers, and a too-long maternity leave period can have negative consequences for wages, occupational segregation and job-related training for young women.<sup>35</sup> The next possible steps in social protection to be gender transformative is the expansion of paternity leave for fathers or allowing longer periods of paid parental leave when this is shared between the parents. Long leave periods of several weeks or

months for men promote parent-child bonding, improve outcomes for children, and increase redistribution of care work within the household.<sup>36</sup>

Improving access to publicly funded care services through social protection benefits is another measure that might positively impact time-poverty of women and thus allowing women's increased engagement in social, political and economic life. Data from SEWA (Self-Employed Women's Association) in India show 50% improved earnings, of self-employed women who used the SEWA child care facilities. The participants in the survey also stated an improved quality of life.<sup>37</sup>

Challenges remain to move from gender friendly social protection measures to gender transformative impact, this can be seen in South-Africa's Expanded Public Works Programme (EPWP). The programme provides employment opportunities to workers from poor households, including opportunities in community-based care services. It aims at job creation and economic empowerment of women, as well as to 'free' care takers in poor households, especially households including AIDs/HIV patients, to take on better job or education opportunities. The programme recognised women's unpaid care role and provided space to substitute this for paid care work and skills training, while improving services to the community. However, the programme does not link to other essential services, such as health care, energy provision; women and girls' time poverty was not sufficiently reduced allowing access to the programme; the newly created jobs were poorly paid, women's participation in planning was scarce and little was done to change norms on labour division in the household.<sup>38</sup>

UN-Women recommends moving beyond narrow approaches by embedding basic transfers in a broader social and economic policy package aimed at creating more and better jobs for women and reducing and redistributing unpaid care and domestic work.<sup>39</sup> CSW63's agenda further builds on this notion: the 2019 conference was dedicated to promoting and integrating 'Social Protection systems, access to public services and sustainable infrastructure' for more gender equality and empowerment of women and girls'.<sup>40</sup>

### 2.2.3 Overcome poverty

Poverty focused social protection measures seek to provide relief from existing deprivation and so protect individuals and households from some of the worst consequences of poverty. Social assistance programming often focuses on chronic poverty, especially those who are unable to work and earn a living. Chronic poverty is less often the result of a particular shock and more frequently the result of long-term structural factors, such as insecure or marginal livelihoods, a lack of access to productive resources and decent jobs, lack of assets (land, housing, savings), insufficient access to basic services (educational, health, sanitation), political marginalization, poor infrastructure and weak markets. Chronic poverty is usually passed on from one generation to the next because parents are unable to offer their children better opportunities, in contexts that work against them. Importantly also, poverty is increasingly feminised. A 2017 research by UN Women and the World Bank<sup>41</sup> reveals that especially women between 20 and 34 years are more likely to be poor than men. This can be related to their withdrawal from the labour market to take up unpaid care work. Divorce, widowhood, single motherhood and old age also affect women more negatively than men.

Social assistance programmes (discussed in detail further down) are the most common form of social protection that addresses poverty. These may be transfers in cash or in kind on a regular basis. Contributory social insurance reaches the poor much less than social assistance because of the cost-sharing required from beneficiaries. Social assistance either provides money for essential goods and services that the poor cannot afford or reduces the cost of these goods and services. Evidence on the impact of social protection on income poverty is widely available for countries in all income groups.<sup>42</sup>

The latest evidence on social assistance programmes suggests that globally about 36% of beneficiaries escape absolute poverty (\$1.90 PPP per person per day) because of social assistance.<sup>43</sup> Social assistance also reduces the poverty gap by 45% for those under the \$1.90 PPP per person per day poverty line. If we look at the relative poverty line – defined as the bottom 20% - social assistance programmes have brought about an 8% reduction in the poverty headcount and have closed the poverty gap by 16%.<sup>44</sup> So undeniably, social assistance can change the life of the recipients substantially: transfers can ensure basic food or livelihood security in vulnerable contexts.



However, a closer breakdown of impact by country reveals that there are big gaps in poverty reduction between high- and low-income countries due to the extent of coverage and the amount of benefit; if only a small percentage of the population is covered, and they receive a small amount of money, this does not have a significant effect on overall poverty rates. In most developing countries, average transfers are less than one fifth of income/consumption of the poor.

Moreover, and as documented by Development Pathways<sup>45</sup>, the overall poverty-reduction impact of social assistance can be further – and often significantly – reduced by the fact that a significant share of the intended beneficiaries is excluded due to exclusion errors.

In low-income countries (LIC), 82% of households in the poorest quintile (the poorest 20% of all households) are not covered by social assistance. In lower middle-income countries (LMIC), about 54% of the poorest 20% have access to social assistance. High-income countries (HIC) cover nearly all (97%) of the poorest 20% of their respective population. In the LICs, the average social protection benefit is equivalent to only 13% of the consumption of the poorest and for lower MICs, the benefit equates to 18% of consumption.<sup>46</sup> In other words, 'Countries with low coverage and low benefits levels only achieve a small reduction in poverty. Countries with high coverage and high benefits reduce poverty by as much as 43%.<sup>47</sup>

Moreover, the positive effect of reliable social protection mechanisms with adequate benefit levels goes beyond the reduction or prevention of income poverty. Further impact evaluations, including randomized control trials combined with qualitative studies, demonstrated positive impacts on food security, human capital, social capital, psychological well-being and even productivity.<sup>48</sup> Recipients in LICs and MICs describe not only being able to eat more, but sending their children to school and having better access to health services, increasing their productivity in economic activities or reducing shame and exclusion. Thus, social protection also addresses concerns of multidimensional conceptions of poverty. Recipients describe how much it means to them to have had their difficult circumstances acknowledged by the state in the form of concrete support. At the same time, this evidence has been critical in building support among governments, funding agencies and mitigating the concern of some political and middle classes that cash transfers would create dependency or that funds would be misspent on 'sin goods' such as cigarettes, alcohol and gambling.

#### Example of poverty reduction

**South Africa** has 96% social protection coverage of the poor and benefits levels are 72% of the income/expenditure. In 2010, the poverty headcount for those under the \$1.90 poverty line had reduced by 57% and for the poorest one fifth of the population by just over 40%. The poverty gap had reduced by nearly 67% for the poorest fifth and nearly 80% for those under the poverty line.<sup>49</sup>

## 2.2.4 Reduce vulnerability and increase resilience

Social protection is a key tool to help people build their capacity to manage threats and risks to their livelihoods and well-being. Vulnerability in this context can be defined as: 'the conditions determined by physical, social, economic and environmental factors or processes which increase the susceptibility of an individual, a community, assets or systems to the impacts of hazards.'<sup>50</sup> Resilience is defined by Oxfam as 'the ability of women and men to realize their rights and improve their well-being despite shocks, stresses and uncertainty.'<sup>51</sup> The two concepts are inversely linked: increased resilience reduces vulnerability and increased vulnerability reduces resilience.

We are all vulnerable to different types of shocks and stresses and face risks throughout our lives; some risks are harder to predict or avoid. In typical social protection systems, social protection aims to prevent the worst impacts of shocks that a particular household faces, such as the death of a wage earner, the cost of healthcare for a sick family member, unemployment or sudden disability. By definition, social protection reduces vulnerability to poverty and deprivation, because the recipient has something to fall back on when experiencing a shock.

However, vulnerability is broader than just individuals, it can apply to communities. A more progressive approach suggests that social protection systems can cover not only households and individuals that experience shocks but can scale up to cover entire groups of people and households that experience community-wide shocks, such as natural hazards such as floods

and droughts or financial shocks. Examples are livestock and crop insurance so that in the event of a drought or flood and the loss of key productive assets, households will receive a pay-out to compensate them for their losses. In such cases, the rich can stand to lose even more than the poor. While everyone is vulnerable, those with higher incomes, particularly in higher income and upper middle-income economies, are often protected by public and private insurance schemes alongside social assistance schemes which prevent the full impact of events such as job losses or house fires being experienced.

By contrast, poorer people, and those in low-income countries, are more frequently exposed to a wide range of shocks and stresses (climate shocks, violence, price volatility, health crises, job or income loss following economic crisis) without having the resources they need to cope with the impact. What is needed are ways in which risk can be more equally shared globally, and across societies, so that the poorest women and men are better able to manage shocks, stresses and uncertainty.

And it is by no means just income related. Those with good social networks, that are well-connected, have an extensive family or access to remittances will fare better in a crisis than those without such social support. This means that we need to take a broader understanding than just income poverty to assess vulnerability and determine ways to reduce risk.

### **How does social protection create resilience?**

Resilience is about enhancing people's capacity to proactively and positively manage change. Social protection creates resilience along several pathways that contribute to strengthen absorptive, adaptive and transformative capacities (Oxfam Framework for Resilient Development). Strengthening these three capacities can help achieve the realization of rights and wellbeing despite shocks, stresses and uncertainty. Noticeably, there are overlaps between the protective, preventative, promotive and transformative dimensions of social protection and the resilient development approach.

Social protection increases and protects assets and maintains financial capital: households are often able to avoid or reduce how much they fall back on irreversible negative coping strategies, which reduce their asset base, such as payday loans, distress sales of assets, or risky labour migration. Social protection schemes secure or enhance households' livelihoods and, in low-income countries, may be able to avoid health-threatening behaviour, such as reducing the number of meals per day, taking children out of school, not seeking healthcare, or taking on exploitative work.

In low-income countries, social cash transfer programming is permitting small-scale saving and gradual investment in diverse livelihoods, allowing the recipients to take productive risks. Where recipients have access to some labour capacity, regular social assistance often enables them to build a productive asset base. Families or communities may be better able to invest and make forward flexible plans.

Well-designed interventions may have positive impacts on gender justice and women empowerment, and reduce care loads for women or carers and allow time for more productive or leisure activities or increase financial assets. Social protection programming can also help households avoid negative coping strategies, such as girls' marriage or sending children away to be domestic servants.

Social protection can promote learning and innovation, it can help families keep children in school to complete their education or allow adults to invest in skills and knowledge development to give access to better paid jobs.

Social protection may also strengthen environmental resilience where programming involves activities such as cash-for-work schemes, where these focus on effective rehabilitative or preventative activities in natural resource management.

Finally, public, accountable and transparent social protection schemes can contribute to reduce the inequality of risk as described above, diminish poverty and empower communities that vulnerable or highly exposed to risk.

### **Examples of social protection as a shock absorber<sup>52</sup>**

Additional to the effects of social protection on the resilience of individual or households, social protection systems can contribute to resilient societies, through their ability to absorb



and counter economic shocks, such as economic crises. This makes social protection a key for resilient societies. A lesson from economic crises of the recent past, such as the Asian crisis of 1997, as well as the financial crisis of 2008/2009, is that countries that lack social protection schemes are hit especially hard by rising unemployment and poverty. In the absence of pre-existing social protection schemes, it is difficult – if not impossible – to introduce new schemes or ad hoc measures that are capable of reacting quickly enough to help cushion the impacts of the crisis. This has short- and long-term consequences for poor individuals and households faced with falling incomes and food shortages, and lacking savings, that may lead to consequences, such as taking children out of school. On a societal level the resource constraints faced by the poor lead to a fall in demand for goods and services. For MICs and LICs, where the poor often form a substantial part of the population, the absence of a social protection scheme that provides replacement income means that aggregate demand is strongly affected, potentially pushing the countries deeper into a recession.

Countervailing evidence comes from those countries that had introduced social protection schemes before the onset of the crises (often in response to previous crises). An example from Asia is the Republic of Korea, which, during the Asia crisis, could relatively easily scale up an unemployment scheme it had introduced earlier and thereby realize a timely response. Other examples come from Argentina, Chile and Mexico, where earlier investments in social protection systems enabled these countries to protect their populations more effectively from the impact of the crisis, by offering unemployment benefits or social assistance. The 2008/2009 financial and economic crisis showcased again the crucial role played by social protection in helping societies weather economic storms. Equally, other programmes build in contingency funding, allowing them to scale up their transfers and the number of recipients, if a shock is anticipated. For example, Ethiopia's productive Safety Net Programme has an annual contingency of 20% to increase transfers where the need occurs.

Economic crises and post-crisis recovery efforts have often been milestones in the development of social security systems. The United States' Social Security programme can be traced to the New Deal policies of the 1930s that were aimed at economic recovery as well as preparing the economy and society to meet the challenges of future economic downturns.

## 2.2.5 Strengthen agency

Social protection and social security are linked to ideas of human security, dignity and agency, understood as people's ability to react or take action on what is happening to them, as well as finally freedom. Thus understood social protection matters for every person around the globe. Because "insecurity is *instrumentally* bad. It [...] shortens people's time horizons, makes them more opportunistic and narrows their choices. It heightens uncertainty and vulnerability."<sup>53</sup> Social protection in turn, can be enabler for people's independent decisions, based on what is good for them now and in the future, it can unlock a transformative potential in which people can get rid of limiting social ties, with money lenders or extractive landlords, because it allows them economic independence.

The idea that social protection interventions can be transformative was inspired by a rejection of social protection interventions that only acknowledged economic dimensions to poverty and vulnerability without acknowledging the role of social dimensions (including legal systems, institutions, customs and culture). A transformative approach requires recognizing the structural nature of poverty, marginalization and powerlessness and looking for ways these can be addressed through improved design and delivery of social protection for all people, and contribute to their individual ability to exercise their rights and make their own choices.

Examples which specifically aim at empowering women through social protection – and which show reasonable success – come from countries as diverse as the Philippines, Canada or Uruguay. A review of 56 impact evaluations of cash transfer programmes in developing contexts suggests they strengthen women's decision making within the household and in important areas, such as choices regarding marriage, fertility and engagement in risky sexual activity.<sup>54</sup> Specific strategies to strengthen the status and agency of other marginalised groups, such as disabled people, informal workers or ethnic minorities are possible, to increase their visibility and voice, and be empowered to claim their rights also in other domains.

## 2.2.6 Sustain economic development

While many of the goals we have discussed above focus on the positive effects of social protection at the micro-level of households and individuals, there are also wider societal impacts that provide convincing arguments for social protection. Besides the issues of reduction of poverty, inequality and increased resilience, there is also a more directly economic argument for social protection. This is that social protection interventions can also increase productivity. Recent evidence comes from Asia, where countries with higher investment in social protection also have higher labour productivity, as well as from Latin America, where countries with higher social spending, have also had higher growth rates in labour productivity.<sup>55</sup> This evidence shows, that the expansion of social protection systems can foster economic development more broadly, that there is no trade-off between redistribution and economic development, and refutes “the myth that achieving a comprehensive welfare state should come after achieving relatively high income levels.”<sup>56</sup>

In fact, increased productivity was an initial social protection goal in wealthier countries where interventions, such as childcare subsidies or unemployment benefits, were viewed as an investment in the well-being and, consequently, the efficiency of the labour force. Subsidies that reach the poor may also stimulate production by lowering the costs of livelihood activities or reducing consumption costs and freeing resources for investment in livelihoods.

Recent evidence from poorer states, which apply unconditional cash programming, show that even small cash transfers can have a productive impact. Initially it was assumed that small cash transfers to food-insecure households would be used for short-term consumption and not be invested in either human capital or productive activities. Research from six sub-Saharan countries, for example, where transfers were made to poor and extremely poor households, showed recipients investing in agricultural inputs, agricultural tools, increasing agricultural production, increasing home production of food, increasing livestock ownership and investing in non-farm enterprises.<sup>57</sup> The evidence that social cash transfers also contribute to productivity has undermined arguments that funds should be invested in productive sectors rather than in hand-outs.

Cash transfers (whether social cash transfers, social pensions or cash-for-work) and in-kind interventions such as school feeding programmes supplied by local products (e.g. WFP’s Home-Grown School Feeding Programme<sup>58</sup>) also impact beyond the level of the household; they can help to stimulate local markets while inducing multiplier effects, supporting longer-term economic development efforts.

## 2.2.7 Support ecological sustainability

Social protection can impact beyond social and economic goals and be a main contributor to wider environmental sustainability while reducing the vulnerability to climate shocks for individuals and communities. Often the same people are particularly affected by or vulnerable to the effects of climate change and lack social protection, linking social protection and fighting the effects and causes of climate change and environmental degradation therefore is paramount.

One example for such social protection is the use of public work programmes for the creation of ecologically useful infrastructure. In India, the Mahatma Gandhi National Rural Employment Guarantee Act provides for the creation of water conservation bodies and soil restoration and supports the nurturing, planting and watering of trees. Social protection can also play a key role for crisis ridden communities that resort to unsustainable survival strategies – such as deforestation, or sale of livestock – to bridge a temporary or chronic lack of income. Social protection can encourage the creation of rural assets, promote the use of local, climate adapted plant and animal species, increase crop variety, and contribute to environmental rehabilitation and thereby support small scale farmers in their livelihood.

The Overseas Development Institute, ODI, names the Ethiopian Productive Safety Net Programme (PSNP), Kenya and Uganda, as examples where social protection contributes to building anticipatory, adaptive and absorptive capacity of vulnerable people who are exposed to climate shocks and disasters.<sup>59</sup> The World Bank has coined the term ‘adaptive social protection’ (ASP) for interventions, which aim to respond to risks related to climate change, and which integrate social protection with disaster risk management and climate change adaptation.<sup>60</sup> For the World Bank the biggest promise of their integration is more cost-effectiveness, efficiency and increase in long-term sustainability.

From Oxfam's point of view the latter is of particular importance: In the light of planetary boundaries, it is key that social and ecological policies go hand in hand. As with other social protection policies, the consistency with and embeddedness in a coherent overall policy framework, which recognises that social and environmental problems are interlinked, is key. Social protection needs to be complemented by investments to provide sustainable livelihoods, and a comprehensive approach to reducing risks: not only climate risks, but also social, economic and health risks. And it is critical that the right to social protection is not down-sized to a climate risk insurance, which has the same problems that contributory schemes have more generally.

### 3 SOCIAL PROTECTION SYSTEMS IN PRACTICE: A CRITICAL OVERVIEW OF COMPONENTS

For social protection (SP) to be rights-based, to identify and hold duty bearers to account and to ensure equal accessibility – as discussed above – it needs to be enshrined in law.<sup>61</sup> Formal social protection has the greatest potential to reduce inequality in society as a whole, by ensuring universal and adequate coverage and by integrating principles of redistribution through fair financing. The discussions in this chapter, as well as in the chapter on governance, are only applicable to formal social protection interventions, and thus this is what we are concerned with in this chapter, unless noted otherwise. This is not to say that we do not recognise the value of informal social protection mechanisms, as discussed in chapter 1.1.

Usually, the design of statutory social protection policy is referred to as social protection ‘frameworks’ or ‘systems’, whereas the various components of that design are called ‘strategies’, ‘mechanisms’, ‘programmes’, ‘instruments’ or ‘pillars’, all slightly different but overlapping concepts. For convenience, we will refer to social protection **systems** (the overall policy design, setting out vision and goals) and social protection **instruments** (the specific components). Once a policy has been designed, there are key aspects of its governance (discussed in chapter 4).

Designing social protection systems as well as individual instruments, depends on country-specific factors, such as the structure, size, mandate and composition of various social ministries and their departments, the composition of the labour force, the degree of urbanization, the structure of the economy and much more. This makes SP policy development or improvement a complex and challenging task.

There are thus many ways in which social protection systems can be put in place, there is no ‘one size fits all’. Yet, as we argue above, the principles that we strive for are universal – based on universal rights – and will thus be relevant to all contexts, despite the fact that the contexts are utterly different. When we engage in debates about social protection design and implementation – we will also be faced with opposing views as to what social protection can or should achieve, which reflect political and ideological motivations of governments, parties or institutions.

To understand the complexity of social protection in practice, and the choices at hand, we will look in detail at three key determinants of SP systems in the following sections:

- Coverage of social protection (type of protection and benefits, selection of beneficiaries)
- Financing social protection systems
- Instruments for the delivery of SP benefits

#### 3.1 WHAT IS COVERED AND WHO IS COVERED? CONCEPTS OF COVERAGE

Coverage is a key question when designing national social protection systems: who is covered, and which needs and risks are covered? These are the two dimensions of social protection coverage called horizontal and vertical coverage.

- **Horizontal coverage** expresses the dimension of concerns who is covered, hence the number of people covered or not covered. This is the most commonly discussed dimension of ‘coverage’. The *coverage rate* thus measures the extent to which programmes reach the targeted population and similarly, the *‘under-coverage rate’* refers to a proportion of households that is not covered by a certain programme, by error or by design (see also chapter 3.1.2.). It can be used for single schemes, as well as entire social protection systems.
- **Vertical coverage** is concerned with the risks or needs – also called contingencies – that are covered by the sum of social protection interventions in a country. The various options for vertical coverage are discussed in more detail in chapter 3.3.

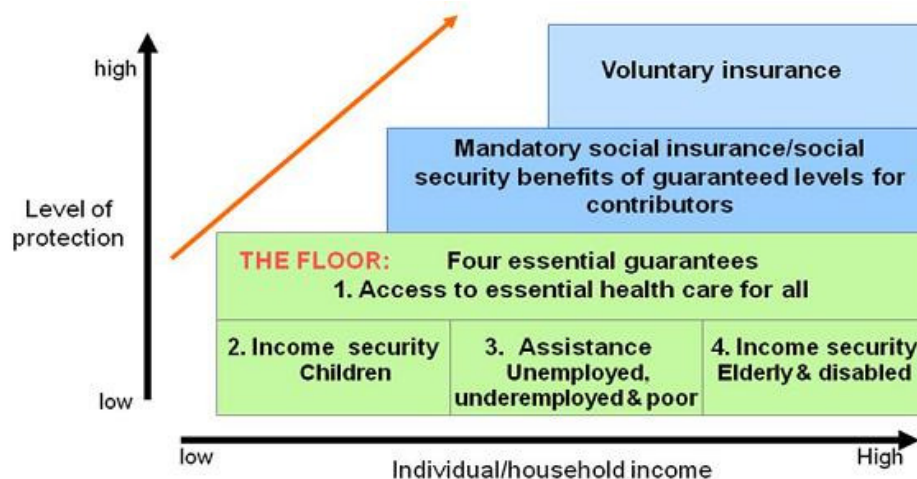
Ultimately social protection should be universal in both dimensions, covering all people and all applicable risks and vulnerabilities, often referred to as contingencies. Hence, while in society as a whole, social protection should be universal this does not necessarily mean that every

individual is entitled to all the programmes at all times. Everyone should enjoy protection when and where needed; and it should be provided based on rights.

This all-encompassing vision of social protection is rarely the case anywhere, and not all governments have the capacity, means or political will to do so. Thus, extending adequate social protection to all is an imperative for governments, civil society and the international community everywhere.

At the International Labour Conference of 2012, all governments, national workers' and employers' organisations agreed to ILO Recommendation 202 on the so-called Social Protection Floor, later reconfirmed in the SDG's. R202 provides a model to extend coverage, in a two-dimensional approach, also called the staircase model. It aims to first ensure *horizontal coverage* for the contingencies defined in the Social Protection Floors and then – in a gradual way – *vertical coverage*, building on the first floor and providing more extensive and comprehensive social protection coverage, as resources allow.

**Figure 3.1 Staircase Model of Extending Social Protection**



Source: ILO (2010) *Extending social security to all. A guide through challenges and options.*

The staircase model starts with coverage extension by broadening the base of people covered, hence horizontal coverage. According to the ILO R202, national social protection floors should comprise at least the following four social security guarantees, as defined at the national level:

1. Access to essential healthcare, including maternity care.
2. Basic income security for children, providing access to nutrition, education, care and any other necessary goods and services.
3. Basic income security for persons of active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability.
4. Basic income for the elderly, no longer of active age or able to earn a decent living.

With more fiscal space becoming available, a government can gradually expand the vertical coverage to more risks and contingencies, depending on what they consider a priority, whether or not informed through consultative processes. Many governments also leave open the choice for citizens to enrol in voluntary schemes, often private schemes, for risks that are not covered yet, or not considered a national priority. Voluntary insurance, however, should not be seen as an option to ensure the right to social security (see discussion on private insurance below).

Part of the ILO 'life-cycle approach' is that individuals have different needs and face different risks, and also different rights, that change with age. Social protection systems must respond to those changing needs by providing adequate support throughout life. Furthermore, it is important that these are individual rights, not rights granted at the household level. Therefore, benefits may not be restricted to breadwinner(s) but should guarantee individual access for all household members.

Next to the guarantees of the social protection floor there is a wide range of other interventions that contribute to social protection in a broader sense, such as social housing, food support, scholarships, school feeding programmes, education and training programmes, job creation, support to orphans. Such social services and access to other tailored interventions – for groups

with special needs – must complement the basic guarantees of the floors (which corresponds with the fifth principles outlined above on coherence with other policies).

It is important to note is that undocumented people, many of whom are migrants, or even documented migrant workers, are most often not ineligible for social protection, this means they are not legally covered. Universal access to social protection cannot be limited to citizens only but must be realized on the basis of equal access to protection and services for non-citizens, including those displaced, undocumented, stateless, marginalized or refugees. Access for migrants to any medical care that is urgently required for the preservation of their life or the avoidance of irreparable harm to their health should be given on the basis of equality with nationals.

Aside from legal barriers to coverage – as for refugees or undocumented people – another key problem of coverage is when people are legally entitled to support but do not receive it. Clientelism and patronage can make it especially hard for the poorest to access programmes covered by social protection on paper but are not effectively covered. This gap between legal coverage and effective coverage is high, especially where administrative capacities are weak or the administration intentionally or unintentionally puts obstacles in the way of beneficiaries. For example, requirements of birth certificates to open a bank account in order to access payments, may be prohibitive for illiterate applicants. There are mechanisms of clientelism and patronage that make it especially hard for the poorest to access programmes. New digital tools can also exclude people. In addition, the requirements by the bureaucracy may be incomprehensible. To reduce such barriers – intentional or unintentional – social accountability mechanisms are important.

### 3.1.1 Targeting: determining who should be in or out of an intervention

Social protection is a right and should be universally accessible to all. However, while some risks are universal (such as health risks), others only apply to certain groups. Therefore certain benefits are only given to defined sections of the population to compensate for specific shortfalls in income at specific times of the life-cycle or for needs that only concern certain people. For example, child benefits are only given to children, pensions only to people above a certain age, invalidity support only to disabled persons. To achieve social protection throughout a life-course, governments may design different schemes. This reflects political priorities, about who should be given what kind of support. But governments might also opt to use various forms of targeting – hence, setting very specific criteria about who should receive what benefit – to select beneficiaries. The question whether and what form of targeting is applied, is a key debate in social protection policy development.<sup>62</sup> The most common types of targeting are listed below and the problems of some forms of targeting discussed.

- **Categorical targeting** grants benefit everyone within specific categories of people with broadly similar characteristics, such as people with disability, children, orphans, widows, or the elderly, regardless of wealth. Categorical targeting is so broad, that some uphold the view that it is not really a form of targeting, but rather an expression of a social protection priority, for example to address income insecurity in old age, or undernutrition among children.<sup>63</sup> Whether we call it categorical targeting or a policy priority, it is about providing social protection to a broadly defined group of people, to address needs or risks associated with membership of that category. An example would be universal child benefits that are categorically paid to all parents, including well-earning or wealthy parents of a child, hence not according to the individual need of the child. This does, however, not mean that universal benefits are necessarily regressive and favour better-off households. Governments can design progressive tax systems, in which high-income households are taxed more, so that they do not profit from child support more than poorer households do. Or governments can also decide that the level of benefit is different depending on the need: everyone gets something, but poor households would get more child support benefits than rich households.
- **Geographical targeting** is a means whereby beneficiaries are selected because of the geographical area they live in, i.e. the affected population is restricted to a specific area. This form of targeting can be applied, for instance, in areas affected by disasters, in areas where income opportunities are known to be scarce, or in areas with minority populations. Data requirements are rather low.

- **Poverty / Means-tested targeting** is a method in which individuals or households below certain income or wealth levels are selected as beneficiaries of a scheme. The administration or the potential beneficiaries need to prove that they meet the scheme's criteria at an individual or household level. For example: means-tested child grants are only given to those parents who can prove that their income or wealth is below the definition of the means-tested scheme. Those in favour of means-tested targeting point out that means testing ensures that the money is not given to better-off households that may be less in need, so more is available for those that do. Those opposing means-tested targeting highlight negative aspects such as, the need to identify oneself/be identified as poor is not desirable for many. In consequence, potential beneficiaries may choose to not prove their eligibility for the scheme because of the stigma associated with poverty. Moreover, numerous studies<sup>64</sup> have shown that there are many mistakes (excluding those who need support as well as including richer households). Additionally, means-tested schemes have high administrative costs (more on means-tested targeting in chapter 3.1.2.).
- **Proxy means tests** are a version of means tests that rely on a combination of characteristics that are believed to be good markers for deprivation and are more easily observed than income. Examples can be housing conditions or the ownership of livestock. The benefit is that data on proxies may be less difficult to gather, but it remains difficult to identify the right proxies for deprivation in a given context and it requires considerable education to identify whether these proxies are a given or not. Many of the social problems associated with means-tests relate to a lack of understanding of the basis on which certain people have been targeted and others not. This means that errors in the design (choosing the wrong proxies) are further aggravated by errors in the implementation phase.<sup>65</sup> Moreover, who is in and who is out is often determined externally, without engagement from the community, and the cut-off point for who is in/out is often somewhat arbitrary and may miss who is in need.
- **Community-based targeting** is supposed to overcome the last problem mentioned above: rather than deciding centrally who receives a benefit, this decision is placed within a community. It could be the whole community deciding together or done via a selected team or community representatives or leader. Community targeting is meant to respond to the lack of reliable data, and places trust in local knowledge. It is often promoted as an alternative to proxy means testing and a more transparent way of targeting, as people can discuss who should/not be included. However, targeting within the community can also increase social tensions and divisions over inclusion and exclusion in a given scheme.
- **Self-targeting** mechanisms are designed in a way that people who want to benefit from a social programme will need to come forward. A typical example is cash-for-work schemes, in which people that need income will apply, assuming that those with sufficient income will not apply. A downside of this targeting mechanism is that some people may be without coverage of other schemes but are also unable to participate. A positive is that self-targeting mechanisms need hardly any prior data on the beneficiary.

With regard to targeting it should be noted that:

- Specific forms of targeting are not necessarily connected to a specified type of social protection intervention. Different types of targeting can be applied to different types of intervention. For example, old-age pensions can be contributory social insurances, universal social assistance type pensions or means-test social pensions only for the poor.
- In some cases, as in the pension case above, universal and targeted mechanisms may also be combined. For example, universal benefits that are adjusted to income level – everybody is entitled to some assistance, but the lower the income, the higher the public transfer, or combining geographic targeting with community-based testing.
- Targeting is different from, but can be linked to, conditionality. For example, in order to receive an unemployment allowance there may be a means-test, proving that one is in need, and the condition that one is willing to take up labour when a job is offered. The first is targeting, the latter is a conditionality (see chapter 3.3.1. for more on conditionalities in social protection).



### 3.1.2 Problems of (proxy) means-tested / poverty targeting

‘Universal social protection is essential. Targeting people based on their poverty level is divisive and doesn’t work.’

Winnie Byanyima,  
Oxfam at ILO Commission Future of Work 2018

Proponents of means-tested targeting argue that public transfers in the form of social assistance should be targeted to the poorest because this is a more equitable and efficient use of public money – the state can then allocate scarce resources prioritizing those more in need. However, in reality, means testing has a series of strong limitations that provide good reasons for the implementation of universal social protection mechanisms.

#### Errors of exclusion in poverty targeting

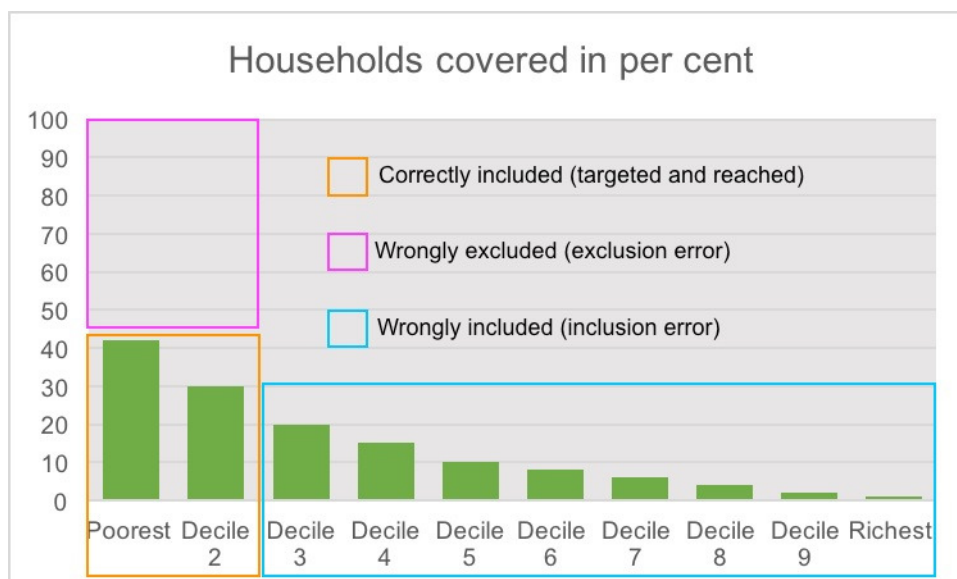
All means-tested schemes rely on the idea of allocating resources to people in need. A first question – which is difficult to answer and always contested – is when are people (most) in need? How much may a person or a household own or earn - not to be in need of support? In other words, what are means that should be tested, and what are their proxies?

A recent report, which looks at poverty targeting across many schemes with different forms of poverty targeting concludes: “a key cause of ineffective poverty targeting underpins all mechanisms everywhere: the belief that there is a fixed group of the population called ‘the poor.’ In reality, this is a fictional construct ... in reality most people in low- and middle-income countries are living in poverty, with per capita consumption below US\$5.00 or US\$10.00 in purchasing power parity terms. Furthermore, incomes are highly volatile as the result of households experiencing risks and challenges or responding to opportunities. ... Targeting a fixed group called ‘the poor’ is not possible since those at the bottom of the wealth distribution constantly change”, which calls into question the logic of poverty targeting as such.<sup>66</sup>

Hence, even when a certain threshold is established, administrations often have limited knowledge on household incomes and cannot easily determine who fulfils the criteria and who does not. Moreover, in many cases the access to social protection is contested and the administration has some discretion over who is included and who is excluded from the scheme, leading to additional inefficiencies.

Overall, in the means-testing process it is very likely that not everybody who requires assistance will be identified (exclusion error), while others, who are in fact richer, will become beneficiaries (inclusion error). Both types of errors can be high in means-tested and proxy means-tested schemes. Evidence from means-tested schemes in Albania, China and the Kyrgyz Republic finds inclusion and exclusion errors exceeding 50%.<sup>67</sup> The proxy means tested schemes in Ghana (LEAP) and Guatemala (*Mi Bono Seguro*) had exclusion errors above 90 per cent.<sup>68</sup>

**Figure 3.2 Errors of exclusion and inclusion in means-tested targeting**



Source: Fictional example for visualisation only.



Figure 3.2 above explains inclusion and exclusion errors in a poverty targeted scheme aimed at the poorest 20% of all households. Those in the bottom left orange box are correctly included. Those in the top left pink box are wrongly excluded, they are poor but do not receive the benefit. Those in the bottom right blue box are wrongly included. They are richer than the intended beneficiaries. The remaining population is rightly excluded, as the scheme is not intended for them.

Means-tested targeting is particularly inadequate in situations of pervasive and deep poverty, where identifying the poorest takes requires a lot of resources and time, and where the probability of excluding people in need of assistance behind is very high.

### **Time and resource intensive data collection**

In many contexts identifying the individuals who fulfil the targeting criteria is a big challenge. In low-income countries or communities with a large number of people working in the informal sector, checking eligibility may be very resource- and time-consuming for the administration. Moreover, means-testing often also is time intensive for potential beneficiaries. For example, casual labourers often cannot afford the time required to queue at the administration's office to declare that they are poor and eligible for a certain scheme – whilst being unsure about the certainty, reliability or adequacy of future benefits - they may prefer to find a day of work so that the household can eat rather than queue for an uncertain benefit.

### **Stigmas of poverty and societal division**

Targeting schemes can generate stigmatization. The poorest are often identified as those living from public assistance paid by the middle class; therefore, this kind of protection often ends up being heavily questioned, while a universal transfer, shared by many, becomes a right for all, empowering those receiving it and increasing social cohesion. Moreover, it becomes a topic very relevant to public opinion, being a tool to win votes during elections, and harder to cut once it is in place. In settings with a strong stigma of poverty eligible beneficiaries may not apply for the benefit. In countries with wide-spread poverty, a means tested scheme that only is given to some, may create conflict in the community and weaken social cohesion.<sup>69</sup>

#### **Oxfam Policy Position on coverage and targeting**

- At the International Labour Conference of 2012, all governments, national workers' and employers' organisations agreed to ILO Recommendation 202 on the so-called Social Protection Floor, later reconfirmed in the SDG's. R202 provides a model to extend coverage, in a two-dimensional approach, also called the staircase model. It aims to first ensure *horizontal coverage* for the contingencies defined in the Social Protection Floors and then – in a gradual way - *vertical coverage*, building on the first floor and providing more extensive and comprehensive social protection coverage, as resources allow. Oxfam supports ILO Recommendation 202 on Social Protection Floors.
- Oxfam believes that Social Protection Floors, based on ILO R202, are a good starting point for governments to build social protection systems. By rule of thumb, it makes sense to follow the staircase model of social protection starting with the extension of horizontal coverage and then of vertical coverage. To achieve further reaching goals of social protection and to contribute to more inclusive, prosperous and sustainable societies, it is important to go beyond Social Protection Floors.
- Oxfam supports universal social protection schemes as a preferred option of social protection for their greater potential to realise social protection based on rights, to reduce poverty, for solidarity in financing and increasing social cohesion. As well as universal for all of society, Oxfam also supports social protection interventions that are universal within a chosen category, for example benefits for all mothers, or for all elderly people.
- Oxfam does not support poverty or means-tested targeting that singles out the poor or as sole beneficiaries for statutory social protection. Such targeting is divisive, stigmatizing, often erroneous and costly, and it potentially leads to fragmentation of social protection policy. We challenge the fairness, efficiency and effectiveness of means-tested targeting in view of achieving the goals of social protection. Where poverty targeting exists Oxfam will advocate for and work with others towards reforms that ensure more universal social protection.

## Limited impact on overall poverty and inequality reduction

Another important argument against means-tested targeting is the lower efficiency and impact of targeted schemes in poverty reduction. Evidence shows that where life cycle universal benefits exist in the form of pensions, child benefits or another public transfer, poverty reduction is much bigger than where limited targeting schemes are in place. This being said, the greater impact of universal schemes is also related to their fiscal magnitude. Targeted schemes typically have much more limited budgets. As an example, the Philippines' targeted poor relief programme, Pantawid, costs 0,38% of GDP and reduces the national poverty rate by less than 5%. The South African universal Social Grants (disability, old age and child support) reduce the poverty rate by 42%. The resources allocated are 3.4% of GDP in South Africa.<sup>70</sup>

### Further Reading

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## 3.2 FINANCING SOCIAL PROTECTION

To allow for comprehensive and coherent social protection systems, governments need to make considerable resources available. This is ultimately a political decision of how resources are shared within a society. Also, comprehensive systems are not installed over night, so it often is a question of giving priority to some benefits and types of revenue for social protection over others. Gradual expansion is guided by political priorities and acceptance, underpinned by choices to enlarge fiscal space and address questions of affordability progressively.

For social protection policy to achieve its full potential, funding obviously plays a key role. Not only the amount of money spent on financing the different schemes matters, but equally the origin of these resources, and the way they are collected. This determines the degree of commitment of the duty-bearers to protect the rights-holders, and it is an indication of whether the governments commit to redistribution of wealth.

Many forms of social protection evolved to protect workers from formal job-related risks, such as unemployment and illness, and were expanded to protect citizens from other risks and contingencies independently from their working status. This process has marked the two main ways social protection is funded all over the world: labour-based contributions or taxes. This dichotomy is a root cause of many controversies around financing social protection, in spite of widespread support – including the ILO and many civil society organisations – recommending a sound mix of both systems to reach universal coverage.

### A. Contributory social protection mechanisms

In contributory social protection schemes future beneficiaries make regular payments, usually a proportion of their wage, often these are complemented by a contribution from their employer. The contributions can either go to a fund (in funded schemes) or be used to pay current beneficiaries (in pay-as-you-go systems). It is essentially an insurance system in which those who contributed will also receive benefits – mostly workers or direct family members (For more about social insurances, see chapter 3.3.2.). Contributory systems are often found in public pensions, unemployment or in the field of health. Sometimes, gov-

ernments make contributions on behalf of those who cannot contribute such as the unemployed or mothers, during maternity leave. In some cases, workers in the informal economy or the self-employed can join the fund, by contributing themselves, directly from their income. The level of contribution can be equal for all participants, or they can be progressive; i.e. people with higher incomes contribute more than those with low incomes. Often higher contributions are also translated in higher benefits – called the principle of equivalency, which can however be combined with the principle of solidarity (progressive financing and risk-pooling across income groups).

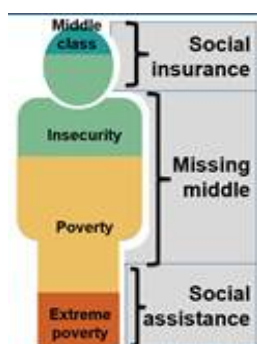
### B. Non-contributory or tax-based social protection mechanisms

In difference to contributory schemes, the budget of tax-based schemes comes from the public purse, usually financed either through general tax collection, sometimes earmarked taxes – they can be complemented by ODA. Typical non-contributory mechanisms are social transfers, i.e. social pensions or universal child benefits, in which receiving the benefit is not conditional upon earlier contributions. Such social protection mechanisms usually address a larger section of the population. However, donor financed programmes might work independently from the state and have a more limited coverage. (For more about social assistance, see chapter 3.3.1)

## 3.2.1 Comparison of financing mechanisms with a view to reducing inequality

Rather than starting by establishing an integrated scheme to cover the entire population from any kind of risk, social protection systems have been gradually expanded both in horizontal and vertical coverage. As more resources become available, more needs or risks are recognised, or social demands and political willingness increase, social protection systems become more complex. Usually, social protection systems combine contributory and tax-based systems, with different layers of protection, and significant differences among regions or population groups. In complex systems, each contingency might be covered by a combination of contributory and tax-based financing mechanisms. However, there may be unequal ways of allocating resources (with more funds going to the richer citizens in the richer regions).

Many countries find it easier to start protecting people by setting up social insurance for formal workers first, as it is simpler to gather funds from their regular wages. Moreover, they tend to be those citizens with more ‘voice’ within society (civil servants, soldiers, white collar workers in cities, and some groups of industrial workers). It may be that each group has its own insurance scheme, as was the case in Cambodia. Even though each country is different, Figure 3.3 shows a typical distribution of the population among tax-based and contributory schemes in LICs and MICs. Usually, social insurance is in place for formal workers while social assistance – paid with taxes – is only available for the poor in society, such as orphans and widows, the disabled, single-headed households, and so on. In the centre we find what it is called ‘the missing middle’, formed by poor people who are not poor enough to receive social assistance, often informal workers, but not rich enough to cope adequately unaided.



**Figure 3.3: The Missing Middle**  
Source: *Development Pathways*

Covering the missing middle is one of the biggest challenges of social protection in countries lacking universal systems. Governments could expand social protection, to more people belonging to the missing middle, by creating social transfers covering the same contingencies as an existing social insurance. Tax-based social pensions are a good example of this.

Governments can also opt to expand social insurance to more workers, through encouraging own-account workers to contribute from their income, and/or they can ensure that informal workers in the formal economy (a growing proportion in most countries) are formalized in line with ILO Recommendation 204 and enjoy co-coverage by their employers. However, this is really challenging as workers in the missing middle – many of whom are women – have irregular jobs and low wages or income or must sit out long waiting periods before enjoying coverage. Governments can therefore decide to subsidize the premiums of these informal economy workers and hence ensure reliable and predictable coverage.

Moreover, once an insurance scheme among equals is in place, making the transition to a universal scheme can generate social tension and conflicts. There are cases where their original protection is more generous than in newer universal or broader schemes proposed. It is easy to foresee social conflicts and reluctance to change. This is why a strong political will is needed to promote universalism when contributory schemes are already in place.

Challenges for adequate financing can exist in both, in contributory mechanisms and in tax-funded ones: In the short term, contributory mechanisms that cover a smaller group of people sharing something (e.g. work or community) are more reliable: there is a rapid appropriation of the beneficiaries and the management can be monitored, in principle, more directly than a transfer paid from the public budget. However, these schemes have less capacity to react to significant context or changes of risk (e.g. an increase in the life expectancy of pensioners or an explosion of the unemployment rate). This one reason why, in many cases contributory funds are supplemented with tax-based resources. On the other hand, the limits of the tax-based mechanism are political will and fiscal space (and the will to create that space).

There are no prescribed financing formulae to reach universality. An analysis of Development Pathways shows that in the case of pensions, for instance, only a few countries (9 out of 171) opt for universal tax-based social pensions, while 77 countries rely on contributory pensions. Another 77 countries mix contributory and tax-based systems.

### Pro and cons of each one

Both funding systems have different implications when assessing social protection policies against the principles Oxfam holds as the ones any social protection mechanism must ensure.

1. **Rights-based:** Social protection is a right, so it should not be delivered based on work status or regular contribution, as this excludes the vulnerable population from protection and informal workers are neglected. In this sense, tax-based systems are more consistent with a rights-based approach. However, usually the right is limited to budgetary availability and political will.
2. **Universality:** Contributory mechanisms pool funds among a group of people linked to each other by a profession or working status, from peasants' schemes to national social security systems. It can happen that only the contributors themselves are covered, not their dependants, usually their wives and children. More importantly, insurance is not accessible to large parts of the population in the global south. Informal workers and their dependants, both self-employed – such as farmers or street vendors – and all those with no formal labour contract, have a hard time joining an insurance scheme. Many of these are women. Even if they are allowed to enrol, they face the challenge to contribute, while their income may be low, irregular or uncertain. Regular payments are thus hard to sustain, and the inclination to spend the little cash they have on more immediate needs than insurance contributions can be high. Non-contributory, tax-based schemes are not tailored to any labour or production status; women, informal workers or small farmers may be therefore protected more easily than by contribution mechanisms.

Both schemes often exclude undocumented or documented migrant workers for whom portability of rights to SP is not agreed with the host countries, as well as for women who work unpaid in the household.

3. **Solidarity in the way the resources are gathered:** Especially in small contributory schemes, limited e.g. to civil servants, risks are rather pooled among equals, with little redistribution across income and societal groups. (Yet the solidarity and accountability within the constituency may be higher). Broader funds – covering all formal employees in a country where this is pervasive - allows higher cross-subsidization between different income groups. However, even among the contributors, initial inequalities often persist in the benefits: in most contributory pension systems, the amount of their benefits is calculated based on what they have contributed into the system: a bigger wage is equal to a bigger pension. To avoid social protection replicating labour market inequalities, some corrective mechanisms can be put in place, such as setting up a maximum and minimum pension.

Tax-based systems can break the link between the contribution capacity and the final benefit received, while allowing more generous public transfers for those more vulnerable. However, transfers are lower and depend on budgetary constrictions.

4. **Gender justice:** More formal jobs are occupied by men and, and even though their wives could benefit from these schemes, they are entitled to this protection in their own

right. Not to mention women employed in the informal sector or doing unpaid care work. Female headed households, such as in the case of widows or divorced women are particularly vulnerable in this respect. Women have shorter careers, with more periods of time allocated to care work at home. They earn less and suffer more from informality in the workplace. All of these elements impact on lower pensions or unemployment benefits. In spite of featuring income replacement – paid by the employers – during maternity leave or care obligations, insurance schemes do not sufficiently address specific vulnerabilities of working women.

- 5. Consistency with other policies:** While insurance might ensure access to essential services, this access may be not universal due to the gaps of coverage in social insurances, such as informal workers and migrants.

There is often a big issue with the quality of the services (infrastructure, client oriented, etc.) as well as accessibility of the services in terms of location. There is no doubt that the lack of quality is counterproductive to rolling out social protection and ensuring that all people have the same rights. Moreover, there is no incentive to contribute to a scheme that offers low-quality benefits. As a result, its impact in terms of prevention and promotion remains limited.

In the other hand, if social protection is mainly ensured through the position of the right holder within the labour market, interventions to ensure full employment, women entering formal work and moving forward the decent job agenda are very much needed.

### **Oxfam Policy Position on contributory versus tax-based financing**

- The financing of social protection systems should be built on domestic resources – raised by progressive tax systems, supported by ODA when needed- that sustainably provide the resources to meet the needs of all, that are taken from all according to their ability to contribute, including from national and international private sector actors that benefit from economic development.
- Oxfam supports a broader conception of active citizenship, wherein rights can be claimed by citizens as well as other residents and are not granted to people according to their labour status. Ultimately, the right to social protection needs is tied to every individual, independent of her or his employment status, employer or residence.
- Both contributory and tax-based schemes can make essential contributions to realising the right to social protection. Either way, the fiscal system needs to be progressive, to make sure the poor do not pay for the poor.
- Oxfam’s principles of social protection: solidarity based rather than charity based, with the potential for moving towards universalism, a rights-based approach, contributing to gender equality, and encouraging redistribution can be more easily be achieved through non-contributory, tax-based schemes: they are typically more accessible, more easily made universal, have a greater potential for interpersonal redistribution (rather than between different phases of life of one person), allow for larger risk pooling and more solidarity among different groups of population.
- Oxfam’s concerns over contributory schemes are based on the following:
  - Contributory schemes may generate privileged groups while, leaving behind vulnerable groups of the population who cannot afford regular contributions. In the medium and long term, contributory schemes can generate social fragmentation. Setting up different contributory schemes for privileged groups of the population (such as formal workers or civil servants) while setting up poorly funded social assistance for the poor generates challenges to cover the “missing middle” as well as social conflicts when merging schemes or when moving towards universal, tax-based mechanisms.
  - Redistribution within social insurance is often limited: The amount of the pay out of are often calculated using a regressive logic; the size of the social benefit is calculated based on the size of the contributions, reproducing original inequalities.
  - Given the gender pay gap, fewer years in paid employment, usually higher unemployment as well higher part-time and informal employment rates, women are benefitting less from contributory mechanisms as compared to men. Non-contributory mechanisms are therefore typically better at generating gender equity in social protection.
  - Contributory systems are skewed towards a male bread winner model (men with regular careers and responsible of providing for nuclear families); in the future of work – or even in the current world of work – with a high percentage of non-standard forms of employment, contributory systems leave youth and precarious workers behind.

### **Further Reading**

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### 3.2.2 International financing obligations

It is first and foremost the duty of national states to guarantee the right to social protection for all citizens and residents. Several studies by the ILO and others have shown that social protection for all, is affordable in nearly all countries. Notably the Social Protection Floor (SPF) Index highlights that 32 of countries for which the SPF Index can be calculated (which is around 150 countries, excluding some of the most fragile contexts because of data unavailability) have would have to invest or reallocate no more than 1.0 per cent of their GDP to national SPF policies to finance a social protection floor, another 39 countries would have to invest an additional 1-2 per cent of their GDP to close remaining protection gaps; for 45 countries it is 2-4 % and in 9 countries 4-6 % of their GDP.<sup>71</sup> The ILO has highlighted a number of ways in which funds can be raised including increasing tax revenues; expanding social security coverage and contributory revenues; lobbying for aid and transfers; eliminating illicit financial flows; using fiscal and foreign exchange reserves and more.<sup>72</sup> Realising those domestic resources is a considerable effort for all countries, but it is certainly possible, if wanted.

Yet there are some countries which are particularly far away from meeting the costs. The SPF names 12 countries which need an additional 6-10 % of their GDP and 13 countries, which would need more than 10 per cent of their GDP to guarantee basic social security to all residents and children.<sup>73</sup> Especially, for those countries named last, as well as some countries that are not part of the SPF calculations, international funding is needed to make social protection for all a reality.

The duty for realisation of the right to social security is actually not only a national, but also an international obligation. The international duty is enshrined in the Universal Declaration of Human Rights, Art. 22, as well as in the Pact on Economic, Social and Cultural Rights, Art. 9 which also established extraterritorial responsibility in Art. 2.1, 11, 12.<sup>74</sup> Social Protection for all is furthermore part of the SDGs, where it is explicitly named as Objective 1.3. And ILO-R202 explicitly states that “National social protection floors should be financed by national resources. Members whose economic and fiscal capacities are insufficient ...may seek international cooperation and support that complements their own efforts”. Hence, ILO-R202 also entails a renewed global consensus on the potential need for global social solidarity to realize social protection for all.

Despite these obligations, currently the resources allocated to social protection as part of international development cooperation are low, according to the ILO they stand at just 2.3 billion US dollar per year worldwide. And quite far from, what is deemed needed: In 2015, the financing gap was calculated to be 7-10 per cent of the that time global level Overseas Development Aid (ODA) of 150 billion US-Dollar.<sup>75</sup>

While it is clear that expenditure in this field must be increased in order to meet the aspirations of SDG1.3, ILO-R202 and other international treaties, the mechanism by which countries should best be supported is still discussed. One proposal is a Global Fund for Social Protection, advocated for by the that time UN Special Rapporteurs on extreme poverty and human rights, Magdalena Sepúlveda, and the Right to Food, Olivier de Schutter.<sup>76</sup> But also more budget support for the social protection budget is discussed and will actually be delivered by the European Union in the coming years.

## Oxfam Policy Position on international funding obligations for social protection

- The current levels of funding to social protection by donors, at less than 2% of donor aid, is completely inadequate. More can and should be done.
- Donors should set explicit goals for international financing obligations and develop a Global Fund for Social Protection, or other preferred international financing instrument. This instrument should meet Oxfam social protection principles, ensure country ownership and aid effectiveness. It should be developed in an inclusive process and linked to appropriate institutional contexts (such as potentially the SDG /FFD processes), in which potential recipient countries, donor countries as well as civil society and other stakeholders are widely consulted.

### 3.3. TYPES OF SOCIAL PROTECTION INSTRUMENTS: THEIR CHARACTERISTICS, FUNDING AND IMPACT

#### Introduction: getting acquainted with the terminology:

Social protection instruments are often grouped in two or more types, sometimes called social protection ‘pillars’, each composed of various instruments. Most practitioners distinguish two main pillars, namely **social insurance** and **social assistance**, each with specific instruments and funding mechanisms. Social Assistance is often framed as “poor relief programmes” or ‘social safety net programmes’, hence the caritative terminology. Universal approaches in social assistance schemes, such as tax-based universal social pension schemes, deserve a better terminology. Often, they are labelled as “social transfers”. In the remainder of the text we will add this to the label.

**Labour market programmes** are more and more considered to be a third important pillar, aiming at promotion and self-reliance, although such programmes are often still categorized under the other instruments. This resonates with the idea that social protection must be ‘deserved’ through labour first.

Some countries also add **social services** – health, social housing, education, energy – as well as **disaster relief actions** to their social protection policy frameworks, either as separate pillars, or as part of other instruments.

**Figure 3.4: Typical Design of a Social Protection system**





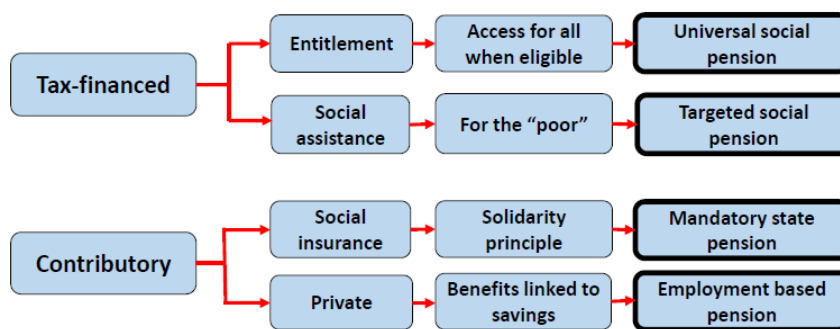
In most social protection frameworks, the two main pillars, social assistance and social insurance, are differently financed. Insurance instruments are usually based on contributions (or premiums) by the participants, in the case of formal workers topped up by their employers. Social assistance instruments, on the other hand, are usually tax-based, sometimes complemented with ODA funding. Some governments, however, might add tax-based budgets to public social insurance funds, others might give a role to private insurance schemes in the policy framework. Labour market programmes are frequently tax-based, but employers' associations are often involved, including for funding, so the differentiation is not as clear cut as often presented.

The term 'social security', although comprehensive as a concept, is usually used in a more restrictive way and refers to a system of contribution-based health, pension and unemployment protection, along with some tax-financed social benefits. But generally speaking, social security is of course the outcome of social protection. Social security sits at the level of the rights holder, while social protection at the level of the duty bearer.

Each pillar has its own purpose: social insurance is mainly meant as a prevention against risks, while social assistance protects people in vulnerable situations. Labour market instruments aim at promotion. Yet, the distinction is not so clear cut, and in practice there is some overlap between them in this regard.

Therefore, in principle, any contingency, such as protection of the elderly, can be taken care of by various instruments, or a mix of instruments. Pensions, for instance, can be delivered by various means, but with a different approach or purpose, as shown in Figure 3.5.

**Figure 3.5: Possible funding mechanisms of pension schemes**



Source: *Development Pathways*

There is no magic formula of which instruments work best; often an adequate combination of instruments offers the best way to reach universal and effective coverage. In addition, as shown below, general tendencies of certain instruments work better than others in respect of our principles.

We will also investigate the pros and cons of tax-based and contributory funding mechanisms, in view of these same principles.

### 3.3.1 Social assistance / social transfers pillar

The programmes in this pillar consist of all kinds of support to beneficiaries, mainly meant as poverty relief (protection), but also in response to shocks or conditions that impact the livelihoods of people. They are the main instruments in protecting 'poor and disadvantaged' people facing difficulties and of removing the obstacles to move up the social ladder: very poor households, households impacted by economic or natural crisis, widows, orphans, disabled people, and so on. Such programmes are often referred to as **social safety nets**.

Yet, when social assistance programmes target much larger sections of the population in a universal or categorical approach, whereby the distinction between rich and poor may only matter with regard to the size of the grant, we speak of **social transfers**. In such cases, these programmes do not only 'assist', but also **strengthen the rights-based approach** by reduction of stigma. Such an approach equally aims at transformation of societies as a whole. Below we look at the main forms of delivery under this pillar.

## 1. Cash transfers

This is the most common instrument to provide social assistance or social transfers. Cash transfers are direct, regular and predictable cash payments, usually tax or ODA financed, in support of the recipients.

The grant is usually, but not necessarily, meant for a *specific purpose*, such as birth allowances, pensions, child-raising support, orphan and widow support, very poor household support, etc. In an “assistance” logic, such cash transfers are usually ‘targeted’ at people most in need of such specific support, namely the poor and disadvantaged only. The concept of cash transfers is usually understood as a delivery mechanism of pro-poor targeting. However, in a social transfer approach, all people in this contingency are made eligible.

The universal basic income (UBI) is an example of a grant that has no specific purpose (see chapter 3.3.5). The cash can be delivered to the recipients in various ways: to bank accounts, through e-phones, via traders or other third persons, or cash-in-hand. It can be provided to individual household members or to the head of the household.

Note that in the case of social insurance (chapter 3.3.2), beneficiaries might also receive cash to cope with a contingency, such as the loss of work. We will refer to these as ‘pay-outs’ or ‘cash benefits’, such as an unemployment benefit, rather than as cash transfers.

Cash transfers are increasingly used as safety nets for the extreme poor or vulnerable in lower-income countries as well as in humanitarian programming; in the latter, they are limited in time, for as long as the crisis persists. Such temporary safety nets are, by their nature, less predictable as they often depend on donor budgets. However, the nature of humanitarian crises is changing, and many are chronic and long term or recurrent. More governments are beginning to think about how to make their nascent or established social protection systems cash transfer programmes responsive to crises. Such a shift in approach needs to happen through national social protection policy frameworks and realigning institutions to make them more predictable and comprehensive; this would help safety-net-style responses move towards a legal ‘right’ that can be claimed by the affected population.

We distinguish two types of cash transfers:

- **Unconditional cash transfers:** allow the eligible recipients to receive the grants without having to fulfil any requirements. In principle, the grant can be used for other purposes than that for which it is designed at the discretion of the recipients.
- **Conditional cash transfers (CCT):** require the eligible recipients to fulfil very specific requirements in order to receive the grant, such as a regular health check-up. Conditionality usually aims at a change in behaviour by way of a monetary reward, such as a change in nutrition patterns, or in the status of women and girls in the household. A typical example is cash support for poor households on condition that the girls are sent to school.

### **Impact of cash transfers on poverty reduction**

There is ample evidence of the positive impact of mainly unconditional cash transfers on poverty reduction. A comprehensive evaluation of 18 cash transfer programmes of the UK’s Department for International Development (DFID) between 2011 and 2015,<sup>77</sup> demonstrates the positive impact of cash transfer programs on the reduction of extreme poverty and vulnerability. The World Bank 2018 review of social safety nets reached a similar conclusion. UNICEF and FAO brought together compelling evidence of the impact of unconditional cash transfers in Sub-Saharan Africa, leading to behavioural changes, transformed livelihoods and more dynamic local economies.<sup>78</sup> Universal approaches to cash transfers are more effective in terms of poverty reduction as less errors are made. Social pensions have undoubtedly had a positive impact on poor elderly citizens, such as in Bolivia, Thailand or East Timor. Interestingly, Thailand moved from a means-tested social pension, targeting the poor, to a universal pension in 2008, after noticing that half of the target group was missed out. By 2014, 96% of the poorest households was effectively covered. According to Help Age, the expansion of a universal pension is a preferable strategy in low and middle-income countries, forming a foundation upon which contributory schemes could be strengthened.<sup>79</sup>

Positive experience has been built up globally, including by Oxfam, proving that cash transfers can be effective and gender transformational if well designed, targeted, executed, and monitored, and if they are part of a more comprehensive approach that guarantees accessible and qualitative services. ODI has demonstrated the positive impact of cash transfers on the well-being and empowerment of women and girls.<sup>80</sup>

## The largest cash transfer programme in the world<sup>81</sup>

In response to a rapidly aging population and the limitations of formal social security, China launched a new pension scheme for rural residents in 2009, now covering almost 400 million people, the largest social pension programme in the world. The scheme has a significant beneficial impact on improved nutritional intake, better accessibility to healthcare, increased informal care, increased leisure activities, and better self-perceived relative economic situation of the rural elderly.

### Challenges related to cash transfers

**Targeting issues:** Means-tested cash transfers often fail to reach the poor because the means-testing tools available are either expensive or inadequate. Non-means-tested universal or categorical approaches have far more impact in terms of reduction of inequality, improved solidarity and social cohesion. (see chapter 3.2. on coverage)

**Issues with financial sustainability:** Obviously, the success of cash transfer programmes, and social assistance more broadly, depends on sufficient and continued funding. In many cases the amounts of cash transferred remain quite modest. While welcome for the recipients, cash transfers do not necessarily allow them to move quickly out of vulnerable situations.

Overall, governments spend only a fraction of GDP on social assistance (mainly in the form of cash transfers), ranging from 1% to 7%, with three quarters of countries spending between 1% and 2% of GDP.<sup>82</sup> Moreover, there is no reliable correlation between the level of social assistance expenditure and the level of economic development. Malawi, for instance, spends 5.5% of GDP on social assistance.<sup>83</sup> Yet sufficient funding allows governments moving from social assistance for the poor to more universal approaches in the form of social transfers. Political will is therefore crucial in making cash transfers into a key instrument in social protection, such as in the case of Thailand above.

Many schemes in developing countries are funded through ODA, either directly by the donors, or through national governments aiming at multiplication or replication by the local actors. The latest State of the World Cash Report 2018 has estimated that there is a 40% growth rate in cash transfer programs in the humanitarian sector from 2015 to 2016 and its share of total international humanitarian assistance has increased from 7.8% in 2015 to 10.3% in 2016.<sup>84</sup> Institutions such as the World Bank, FAO, World Food Programme and DFID have equally increased their efforts in cash transfer programming. While there is still enormous room for improvement, the question remains how this can increase the responsibility of the state, especially in terms of redistributive efforts. Linking ODA funded programmes into national social protection frameworks, and letting tax-based schemes gradually take over, would be a preferable strategy. While this does not happen systematically, there is no predictability or even regularity for the recipients, there is no long-term and structural solution and there is no increased solidarity within the society.

**Issues with design and policy coherence:** Issues with targeting have already been mentioned. Besides, there is lack of embedding cash transfers in broader development or empowerment strategies. Monitoring is usually but focused on the desired impact; the possible negative impact on other aspects is therefore overlooked. As an example, cash transfers successfully invested in productive assets can increase child labour. In the case of the Pantawid Pamilyang Pilipino Program (4Ps) in the Philippines, a conditional cash transfer program to eradicate extreme poverty by investing in children's health and education, actually increased child labour among participating families.<sup>85</sup>

**Issues with conditionality:** There are some issues when zooming in on *conditional* cash transfers aiming at empowerment. Many authors claim that conditionality does not play a major role in that respect, as unconditional cash transfers have similar impacts. Evidence from unconditional cash transfers indeed shows that recipients behave responsibly and invest in human capital and productive activities where they can.

Moreover, conditionality may have various negative impacts if ill designed:

**Conditions are often not gender neutral** and may reinforce gender stereotypes. Conditionality related to children (for example, obligation to send children to school) often place all

the 'co-responsibility' for compliance on the mother, rather than on both parents, which reinforces the traditional gender division of labour and may add to women's already long working days.

**Conditionality is costly** in planning, assessment, monitoring and administering, and is hence quite inefficient. Conditions also depend on the adequate provision of services, which are not always available, accessible or of good quality. They require strong case management to follow up on non-compliance, to understand the reasons for the problem and to support households in meeting the conditions.

**Conditions may be imposed for political reasons**, where political elites believe it necessary to appease upper- and middle-class citizens not receiving the benefit who may believe that poverty results from a lack of individual effort rather than from the constraints of social and economic structures. Conditions are added to 'make the poor do something in return for the money'.

**Imposing conditions also reveals that policy makers or their political supporters implicitly believe that recipients are irresponsible** and would not make good choices to improve their lives and those of their children if the conditions were not present. Conditionality may hence stigmatize the recipients and undermine the rights-based approach. This also implies that if the requirements are not met, eligible recipients are actually sanctioned and will not receive support.

**Ambivalent impact of conditionality:** A 2013 report by the ILO mentions that female participants of CCTs acquire greater knowledge, adopt more proactive approaches to problem solving, improve self-esteem and increase their leverage in household bargaining.<sup>86</sup> However, a CCT is often not the most appropriate or effective tool to obtain changes in areas that go beyond social protection as such. At the very best, they can be but one element in a more comprehensive approach. It is difficult to enforce and to monitor the fulfilment of the condition. It is equally difficult to establish causal effects of conditionality for certain outcomes. Moreover, conditionality can actually lead to collateral damage, such as in the 4P in the Philippines. In Malawi, a conditional cash transfer scheme increased girls' school attendance more than the equivalent unconditional scheme, but the opposite was true in terms of reduction of teenage pregnancies,<sup>87</sup> and even the mentioned positive impact remains contested.<sup>88</sup>

### **Oxfam Policy Position on cash transfers and conditionality**

- Cash transfers should aim to be reliable, regular and adequate, allowing the recipients to meet their basic needs, to build up assets and to plan ahead in order to lead a life in dignity.
- Oxfam does not support making cash transfers conditional as an instrument for transformative social protection for the following reasons:
  - Putting conditionality, especially when aiming at a change in attitude in an area that is not directly related to the purpose of the cash transfer, is opposite to a rights-based approach. Putting a condition to become eligible easily results in discrimination against those who cannot meet the condition and undermines the very goal of the instrument. It also undermines the aims of universality, when not meeting conditions becomes a reason for sanctions, which finally leads to exclusion of people from benefits.
  - Conditionality comes with a higher administrative and operational costs (overheads), resulting in less funds being provided directly to recipients
  - The evidence suggests that conditionality seems unnecessary, the same results can be achieved without conditions, while the withdrawal of benefits for the failure to meet conditions undermines the rights-base of social protection.
  - Conditionality is often directed towards women, and hence increases the workload of women, amplifies their time-poverty, hinders their economic empowerment, and reconfirms and strengthens the gender imbalances in the household.
  - Conditionality undermines the dignity of the recipient, if the assumption is that recipients are not making wise decisions without the conditions. If conditions are

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## 2. In-kind transfers

Another type of social assistance instrument is a transfer in kind. Rather than cash, tangible items are transferred to the recipients, such as food, fuel, housing, training, equipment, and so on. In-kind transfers can be given directly to the recipients, usually a targeted group, or be given in the form of tokens, such as food stamps or free bus passes. A common in-kind transfer is a school meals programme. Of course, in-kind transfers are still largely practised in humanitarian aid and can be the desirable option in context where cash-transfers may have a negative influence on e.g. inflation for consumer prices of food (in a context where food is not easily available). On the other hand, there is a growing body of evidence indicating that in-kind transfers can also have negative economic impacts due to the influx of "free goods"; therefore food transfers can also cause an (unwanted) decrease in the price of local food or be a disincentive against growing food.

But in other contexts, in-kind transfer strategies impose the solutions on the care-giver. Even more than conditional cash transfers, they constrain the behaviour of the recipients. They are expensive and time-consuming with regard to their delivery and there are issues with targeting. But political economy considerations are also part of the story. They might impact consumer-prices, stocks, labour markets, redistributive policies, political constituencies and tax policies. Not all of this is positive.

On the other hand, in-kind support in the form of childcare or school meals, increases - besides the positive effects on the children- also the productivity of the parents, and can thus be considered as an investment in labour supply for the country Child-care services – which we consider as a social service, rather than as an in-kind transfer – have a particular huge impact on economic empowerment of women, and even on social norms. In-kind transfers can also help to build up the assets of poorer people, and this is essential for promotion out of poverty and for reducing the income gap. In the case of assets transfers, such as land, houses, livestock or equipment, this is even more the case.

### **Oxfam Policy Position on in-kind transfers**

- Oxfam in general prefers the use of cash transfers as opposed to in-kind transfers so as to give choice to recipients and adopt their own solutions.
- However, we recognise that there are circumstances where in-kind transfers are necessary, such as in some humanitarian contexts in which markets are dysfunctional. We also acknowledge that some in-kind transfers may ensure access to certain services e.g. free prescriptions or bus passes, or be strategic as part of a broader intervention, such as school meals programmes and child care services that encourage and improve the education of poor children and empower their parents. Such strategies need to be assessed in view of coherence with such policies.

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### **3. Public Works Programmes**

Public Works Programmes (PWPs) are a specific social assistance cash-for-work or food-for-work instrument whereby beneficiaries – usually poor unskilled workers – receive cash or food in exchange for labour participation in the development of public infrastructure, usually in economically difficult times. Usually, they are part of the social assistance pillar (provision of temporary employment/income), but they can also be part of a humanitarian or labour market pillar. PWPs can also be stand-alone programmes as part of a humanitarian response by the donor community.

Food/cash-for-work can equally be an essential part of an ‘adaptive social protection’ approach. The type of work executed can contribute to an improved resilience of the affected communities, such as could be the case with road improvements, dyke reinforcement, or irrigation.

### **The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), 2005<sup>89</sup>**

MGNREGA legally guarantees a minimum of 100 days of paid employment at minimum wage in local infrastructure development projects to every rural household in India. Up to 30% of all rural households have benefited from the scheme. Yet, many studies have pointed out that these achievements have been unequally distributed and that much remains to be done to realize its full potential. People are not always aware of this right, and while CSO participation is essential in support of claiming this right, they need to deal with the power position of local government administrators to ensure equal access to it.

PWPs are considered to be an important instrument by multilateral agencies, with the World Bank Group supplying the majority of funding through multi-donor trust funds and the UN agencies adopting these practices in a number of international initiatives to achieve sector objectives within developing countries.<sup>90</sup> USAID, DFAT (Department of Foreign Affairs and Trade, Australia) and GIZ (Deutsche Gesellschaft für Internationale Zusammenarbeit) are active in this field.



PWPs have very similar characteristics and challenges to CCT. They are expensive and not very cost-efficient. As this instrument is often a self-targeted intervention, inclusion or exclusion errors are likely to happen as explained before (chapter 3.1). This can even be the case in specifically targeted interventions.

In its 2000–2010 Evaluation Report<sup>91</sup> on social safety nets, the World Bank identified several design issues with PWPs: how to attract the (time-) poor, how to define appropriate levels of wages, and how to ensure that the benefits arrive on time. Often the duration of the employment is not long enough to have significant impact on asset creation. PWPs are in particular prone to a gender bias: women's participation is usually limited unless women's care responsibilities are factored in. Women are more time-poor than men, and participation in PWPs would only add more burden on poor women's shoulders. Usually, also, these programmes are targeted at the head of the household, again excluding more women than men. If women do participate, there are two key risks a) that they work, when in fact it is not safe for them to do so (for example when they are pregnant, elderly). They might be given the lighter jobs and be paid less, as was the case in several Indian states under NREGA. The impact of PWPs on the labour market can be very disruptive. Cash-for-work programmes are often designed from the point of view of male labour and only try to adapt at the margins to include women more flexibly. or to have as the work objective an asset or investment aimed at women and girls. And lastly, the type of infrastructure that is developed tends to better serve men's interests than women's interests. Social services are rarely the subject of PWPs.

In the latest World Report on Social Protection 2017–2019,<sup>92</sup> the ILO points to the lack of coherence with the Decent Work Agenda. Public employment programmes can serve several development objectives (investment, employment and social protection), but their lack of a clearly defined main objective can limit their effectiveness in providing adequate social protection. While such programmes may provide a source of social protection for people not covered by unemployment insurance, they can run into the danger of leaving workers unprotected once the programme ends. In many countries, PWPs are an instrument directed at the 'working poor', but are generally underfunded, have extremely low coverage, and are therefore not very effective in terms of addressing employment and social protection, unless as part of a more comprehensive strategy.

#### **Impact of South Africa's PWP on unemployed.<sup>93</sup>**

In South Africa, the Expanded PWP aims to provide income security by offering temporary work in four sectors (public infrastructure, environment, non-state and social sectors) for the unemployed, thereby also addressing structural problems where markets do not create sufficient jobs. Workers pointed out that that they provided vital services to local, provincial and national government, mainly by cleaning and maintaining premises and infrastructure. The income they earned helped them to survive; they used their wages to purchase food and electricity and could begin to deal with other challenges that they and their families faced. However, they were of the opinion that the temporary nature of their jobs, the low wages, and the poor working conditions they were subjected to were issues that should be addressed by the government.

Careful design is therefore a must. The ILO is trying to approach PWPs by combining a macro to micro perspective, while linking it to the Decent Work Agenda in cooperation with the private sector and the government (such as the Employment Intensive Investment Programme [EIIP] in the Philippines). The ILO and the World Bank have set up a diagnostic tool for a number of instruments, including PWPs, to assess their impact. The World Food Programme has already moved away from their traditional Food-for-Work interventions. Yet, PWPs remain one of the most practised social protection programmes that are supported by the international community.

PWP's are similar to "workfare". The latter can be understood as "having a job" as a condition for having access, or to continue having access to social protection, in particular unemployment benefits. Often recipients will need to step into a skills development programme or perform community work. Needless to say, there is a lot of controversy regarding this approach. In a developing context – in which they are sometimes called productive safety nets – their impact is highly controversial, such as in the case of Ethiopia's Productive PSNP. Findings have shown that participants became actually less productive, that their food consumption was reduced, and that child labour increased.<sup>94</sup> (See chapter 3.3.3)



### **Oxfam Policy Position on public work programs**

- Oxfam does not recommend the use of public works programmes. Evidence shows that they are often deficient in targeting the poorest, they may not be very cost-effective, and they may create an extra work burden for women.
- However, we recognise that in certain cases they may be the only viable and politically acceptable way of introducing social protection programmes while contributing to needed infrastructure development.
- If Public Work Programmes are introduced, we should advocate for the following: PWP need to
  - adhere to Oxfam’s agreed key principles on social protection listed above.
  - consider the particular needs of women, in particular pregnant and breast-feeding women, and those with care responsibilities for small children, ensuring their safety and ensuring that they are not excluded (e.g. through care services at the PWP site). Wage setting must ensure that women have equal wages to men.
  - take into account obstacles that prevent poor households from participating.
  - make sure they do not undermine the wage structure or replace regular workers in the relevant sectors.
  - ensure linkages need between various administrative levels as well as with other relevant social and economic policies.
  - to contribute to a greener economy and climate change adaptation, e.g. through soil and water conservation.
  - be used to explore the potential of PWPs in the social sector to decrease the care burden on women.

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## **3.3.2 Social insurance pillar**

### **What is social insurance?**

Social Insurance is basically a social protection mechanism that pools funds, mainly through contributions or ‘premiums’ of individual participants, which serve to support the participants

who are in need. In this way, risks are carried by a larger group of people who agree to this solidarity principle. The need/risks that are covered by this scheme are clearly described and members are contractually bound into the schemes. In the context of social protection, insurance schemes serve to avoid worsening poverty or falling into poverty for instance in the case of social or economic shock, or simply loss of income, such as sickness, unemployment, disasters, fast declining food prices, old age or pregnancy. Their purpose is of a preventative nature.

The collection of premiums and handling of pay-outs are, however, sometimes outsourced to a third party, which can be a private company, but equally can be a CSO, such as a trade union, who is paid for this service. CSOs sometimes run their own not-for-profit insurance schemes for their constituencies, such as for certain workers' communities. These are referred to as 'mutuals'.

In high-income countries, social insurance schemes are usually run by governments or by private sector actors. Often, they co-exist and complement each other. In developing countries high-income groups are usually covered by rather expensive private schemes, while low-income groups are barely covered by any social insurance, unless through some forms of micro-insurance or informal social protection.

Ideally, the amount of premiums exceeds the volume of pay-outs, allowing to expand its coverage and benefits to the participants; the more participants, the higher its sustainability. However, many governments complement the fund with tax-based contributions because of a low or declining number of contributing participants as compared to the needs. This happens in developed countries with an aging population. Also, governments might complement contributions for those who cannot afford the monthly premiums.

Typical insurance schemes are:

**Health insurance:** This can cover all health-related expenses, curative and preventative, doctors' and hospital costs, medicines, dental care, health check-ups, etc. The degree to which health costs can be insured – or the maxima for out-of-pocket costs for recipients – depends on the financial health of the insurance scheme, or the cost of the services themselves. In many cases only costs incurred in public health services can be compensated. Also, certain conditions can be built into the pay-out regulations, such as yearly check-ups, no outstanding premiums, or waiting periods. Compensations are sometimes paid out in cash or transferred to an account, or they are directly deducted from the health bill, while the provider will get a refund from the insurance fund. In developing countries, public health insurance schemes have limited vertical coverage and usually do not cover dependants. Those who can afford it take a private health insurance on top of the public schemes.

And a range of insurances against income losses:

**Work-related injury, sickness and death insurance:** This covers all costs related to accidents at work or diseases related to working conditions. In the case of decease, replacement incomes can be granted to the dependants. In developing countries this is often one of the first insurance schemes to which employers agree to contribute to the premium. In turn, this boosts prevention. Issues arise because not all occupational diseases are recognized by the schemes, or because diseases occur long after the time of exposure.

**Disability insurance:** This provides a replacement income for recipients that have become disabled, through work-related or non-work-related accidents and diseases. Similarly, certain disabilities are not recognized, and dependants are not necessarily covered.

**Unemployment insurance:** This provides a replacement income for workers losing their jobs. This type of insurance is usually very heavily conditioned depending on the cause of or responsibility for job loss, it is often limited in time, has insufficient coverage of dependants and long waiting periods for eligibility, and is not for school-leavers.

**Paid maternity leave:** This provides a replacement income for workers giving birth, usually up to three months. Sometimes employers share a high proportion of this replacement income. In this case, it is regulated in the labour laws.

**Paid paternity and paid care leave:** These provide a replacement income for male workers wanting to assist their wives after giving birth and for both male and female workers to take up care tasks in the household. These types are rarely part of an insurance package.

**Pension:** This is a replacement income for those workers that have reached the defined retirement age. Insurance-based pensions are usually conditioned to the number of years worked and the level of contributions.

**Disaster insurance:** This provides a replacement income or compensation in case of income loss from disasters, such as droughts or floods. This is often not part of a national insurance scheme.

**Life insurance:** This provides income to the insured's dependants in case of loss of life of the bread winner in the family.

More and more statutory and contributory social insurance schemes are being introduced in developing countries as a measure in line with ILO Recommendation 202 (Social Protection Floor), even though R202 proposes a mix of systems. These insurance schemes start with a limited coverage, such as occupational health, and should gradually expand to overall health coverage and maternity benefits, followed by pension schemes and unemployment schemes.

By their nature, they are directed to people who gain a 'regular' income, namely workers in formal employment with monthly wages. Moreover, their employers are legally bound to participate in making contributions to the schemes. This is a factor in the increased sustainability of the fund, but also of inducing corporate social responsibility, although this is factored-in in wage settings. Contributions usually represent a percentage of the wage, and hence high-income earners contribute more than low-income earners. This can lead to redistribution of wealth on condition that the benefits/pay-outs are equal to all, a so-called solidarity-based scheme. But many issues remain:

### **Positive impact of social insurance for participants**

Insurance is mainly a prevention mechanism against risks of shocks or stress that can happen to each and any citizen. Undoubtedly, participants to social insurance schemes benefit directly from insurance when risks and contingencies occur. Depending on the coverage, insurance contributes to income security for the workers and their families, even into retirement age. It promotes workers' health and well-being, and if covered, also of their immediate relatives. In many cases, working women are better protected when needing support during pregnancy and maternity (check-ups, maternity leave...). Health care coverage f.i. can include reproductive health care.

Because they are based on workers' and employers' contributions, they are an important element of social dialogue between employers and trade unions. Moreover, trade unions strengthen their role and legitimacy towards their members in defending their rights to social protection.

On a macro-level, insurance is a mechanism to make private sector actors responsible for the social protection of their employees. (see also chapter 3.3. Financing of social protection.) Insurance is moreover based on the principle of solidarity between the participants, especially when the premiums are progressive in accordance with the level of salary received. The funds collected from the workers and their employers form an important addition to state budgets in case of poor countries and hence allow a strategy towards universal coverage. Because of this, it became an important vehicle for workers to demand for participation in decision making on overall policy and underpins the rights-based approach. Indeed, insurance policy governance is usually based on a tripartite mechanism. In this sense, social insurance is in line with quite a number of principles, but this is but the case in developed countries, and even there, implementation gaps remain. Moreover, an aging population requires adding tax-based funding of the scheme, while austerity measures are actually reducing these contributions. Some of the implementation gaps below hence apply also to developed countries, although in different forms.

### **Implementation gaps of social insurance**

1. Coverage issues: Despite positive outcomes of insurance, only a fraction of workers in developing workers are enrolled in the schemes. As discussed in chapter 3.3. on financing social protection, most workers in non-standard forms of employment have no access for the simple reason they cannot afford the premiums. Ten years after the introduction of SHI schemes in Tanzania, population coverage had reached only 17%. Ghana's mandatory insurance scheme - widely considered a SHI success story - today covers only 36% of the population. 'Formal sector first' approaches increase and entrench inequality and should be avoided because they have been found to be impossible to scale up when this is on a contributory basis. Hopes that insurance contributions from those outside formal employment would raise significant revenue have not been realized<sup>95</sup>.

The low- and middle-income countries that have made most progress have done this by adding tax-based insurance schemes. Sri Lanka and Malaysia's tax-financed health systems provide citizens with some of the highest levels of financial risk protection in Asia. In Brazil, in the late

1980s, half of the population had no health coverage, yet only two decades after the country's tax-financed Unified Health System was established, nearly 70% of Brazil's 200 million inhabitants now rely on it for their healthcare. Countries like Thailand, Mexico and Kyrgyzstan, collect insurance premiums only from those in formal salaried employment, and pool these where possible with tax revenues to finance health coverage for the entire population. Thailand's health system relies on payroll contributions for only 12% of its population and finances its internationally celebrated Universal Coverage Scheme using general government revenues. In just ten years, the number of people without healthcare coverage fell from 30% to less than 4% of the population. People living in poverty have benefited most. There is a welcome trend towards single national risk pools –combining payroll contributions, tax revenues and development aid.

2. Lack consistency with other social policies: This is especially the case for health insurance. Many public health insurance schemes suffer from low quality public health services, limited coverage in terms of contingencies and eligible expenses, high out-of-pocket expenses, lack of gender-sensitivity in the design, bureaucratic or non-transparent procedures, late pay-outs ... Also, insurance schemes are often not complemented by an effective public health policy.

Oxfam's Briefing Paper on Universal Health Coverage exposes quite a number of problems. India's "Rashtriya Swasthya Bima Yojana" hospital insurance scheme for those below the poverty line is widely praised as a success but offers limited financial protection, suffers from corruption, abuse, and cost escalation, and has skewed public resources to curative rather than preventative care.

While Social Health Insurance (SHI) has worked to achieve UHC in a number of high-income countries, attempts to replicate the same kind of employment-based models in low- and middle-income countries have proved unsuccessful. In Ghana, premiums paid by the informal sector contribute just 5% towards the cost of the National Health Insurance Scheme (NHIS). SHI may actually reduce the overall resources available for the health sector. When SHI was introduced in Kazakhstan, the Ministry of Finance reduced the health budget by a larger amount than collected through insurance premiums.

3. Gender bias: Insurance schemes often have a gender bias embedded. Women have reduced access given their employment situation. Also, insurance coverage often does not take sufficiently into account women's health needs, such as pre- and post-natal care, family planning needs, etc. When turning to private health insurance companies this becomes more obvious. In the U.S. , prior to Obama care, women paid higher premiums to insurance companies because they live longer, have babies and more frequently visit doctors. Yet, 90 percent of individual health plans didn't provide any routine maternity benefits. In all but five states, being pregnant was a pre-existing condition that prevented a woman from purchasing individual health insurance<sup>96</sup>. In India's private insurance industry, in 2013-14, around 70% of the total claims honoured were those of males; only the rest went to females. For the age group of 70 and above, for every claim paid to a woman, more than 11 were paid to men.<sup>97</sup>

4. Inappropriateness of insurance with regard to reducing disaster-related risks: Oxfam's Policy Paper (Facing Risk – Options and challenges in ensuring that climate/disaster risk finance and insurance deliver for poor people) mentions that there is relatively little empirical evidence that insurance (as a programme strategy) is effective in supporting poor people in the face of disasters. Insurance, for example, is not appropriate for disasters that occur more frequently than about once in seven years. Climate change is making the environment more challenging. Despite the potential, there is little evidence that insurance incentivizes risk reduction and there is mixed evidence on adaptation. Many schemes are gender-blind, despite the fact that it is not sufficient for development interventions to increase household income if this simply increases household inequalities. Crucially, insurance schemes may not reduce financial risk at all and could even leave people or governments worse off, when considering the opportunity cost of the premiums. Nevertheless, there is some innovative work ongoing to embed disaster-risk insurance in national social insurance schemes. For more about social protection in a humanitarian context, see chapter 6.

### Oxfam Policy Position on social insurance

- Oxfam strongly advocate for social insurance over informal or private insurance mechanisms because key principles of social protection are more likely to be realised by a democratically mandated government delivering statutory social protection, these five principles are: solidarity based rather than charity based, with the potential for moving towards universalism, a rights-based approach, contributing to gender equality, and encouraging redistribution.
- Social insurance mechanisms based on members' contributions alone are not sufficient to address universal social protection. Insurance models are primarily based on economic citizenship – especially when they rely on contributions - and fail to address the needs of those who are not (sufficiently) economically active or those that are not recognised as workers, such as women performing unpaid care work, undocumented migrant workers or self-employed workers. To achieve universal social protection either financing mechanisms of insurances need to be re-viewed, or insurances need to be complemented by social assistance programmes.
- Oxfam recognises that employers' contributions to social insurance play a role in redistribution of wealth because money spent on social contributions means less profits. However, employers should not use this as an excuse to put pressure on net wages. Social contributions need to be paid on top of living wages.
- Oxfam recognises that insurance mechanisms that are run by communities based on solidarity principles, such as a workers' mutuals, have an impact for its members and have the potential to inspire and transform government policies on social insurance. Especially their good practice of participatory approaches in both governance and management can be a good example of turning insurance schemes to more transformational mechanisms.

### Further Reading

176 Oxfam Briefing Paper, October 2013, *Universal Health Coverage, Why Health Insurance Schemes Are Leaving The Poor Behind*.

Oxfam's Humanitarian Social Protection Programme, Vision & strategy 2018–2020. 2018.  
[https://www.oxfam.org/sites/www.oxfam.org/files/bp176-universal-health-coverage-091013-en\\_.pdf](https://www.oxfam.org/sites/www.oxfam.org/files/bp176-universal-health-coverage-091013-en_.pdf)

### 3.3.3 Labour market interventions pillar

Active labour market interventions consist of specific programmes helping the recipients to enter the labour market, to improve their exchange value and/or to become more mobile in the labour market. Having a job, preferably a decent job, can be considered as the most important strategy to build a person's resilience, as it provides income, allows the building of assets, helps the individual cope with shocks and also allows them to enrol in social insurance mechanisms.

Typical labour market programmes, however, are typically oriented towards 'activation', such as:

- **Vocational training programmes:** Targeted to low-skilled or unskilled workers. Participation can come as conditionality to unemployment benefits and they also try to serve the needs of the private sector in terms of specifically skilled labour.
- **Apprenticeship** programmes and **subsidized job placements:** Provide monetary or fiscal incentives to employers to employ certain categories of workers.
- **Job search assistance:** Helps connect job seekers and employers through information, communication and advice support.
- Also **Public Works programmes** could be categorized under labour market interventions. (See chapter 3.3.1 on Social Assistance).

Lately – especially since the ratification of ILO Recommendation 204 (Formalizing the informal economy) – labour market interventions are put in parallel with policies of formalizing informal labour so as to enter workers into contributory social insurance schemes.

Labour market interventions are gaining more and more attention and support from institutions like the IMF and the World Bank, and also the European Union, making it an increasingly important pillar in social protection policies. This comes to no surprise as it coincides with the thinking that social protection should be based on economic citizenship first, and secondly with the strategy that development is based on a model of economic growth that favours the use of large pools of cheap workers in global value chains. Macro-economic stability has key linkages to labour, labour markets and social protection policies that need to be integrated towards a long-term vision of ecologically and socially just and sustainable economic development, as well as to more equality and social justice in society and form the cornerstones of a welfare state.

Moreover, within the context of the future of work, characterized by knowledge technology, automation and globalization, the labour market will constantly evolve. The number and the type of jobs will change dramatically, and unskilled workers will find it very hard to find a job. All workers will need to keep on training themselves during their whole working life. In certain regions, such as those with a high percentage of the labour force in low-skilled jobs, these transitions will have huge impacts. Without public investment in the creation of new and decent jobs in that fast-evolving labour market, it will be impossible not to leave people behind. Moreover, interventions and training programmes must be designed explicitly taking into account the barriers faced by these more vulnerable workers.

However, entering the labour market is a challenge for many: unskilled workers, women of reproductive age, undocumented migrants, isolated rural populations, the elderly, etc. It poses a challenge especially for women, as no support is provided in dealing with their triple burden in the household, in the workplace and in the community. Entering the labour market brings along new types of vulnerability: labour exploitation, job insecurity, increased responsibilities for the household, etc. Being an undocumented migrant or being a woman adds additional layers of discrimination. Moreover, so far, the number of decent jobs remains limited as governments organize a race to the bottom with regard to workers' rights in an attempt to attract investment. More than ever there is a need to embed labour market programmes in policies that promote sustainable and inclusive economic development. Social protection policies need to be integrated with labour market policies to avoid contradictions and to promote both economic and social empowerment.

### **Oxfam Policy Position on labour market interventions**

- Oxfam recognises that the right to a decent job is an essential step in building people's resilience and makes a key contribution to social protection by building up assets. This is complementary to the right to social protection, but cannot replace it. Nor can it be used to reduce the financing of social protection. Labour market interventions must not be aimed at labour activation as such. Active labour market policies should support people in finding meaningful and decent jobs that contribute to a human economy that is socially and ecologically just.
- Oxfam supports labour market policies that aim at the creation of decent jobs, that lead to economic and social empowerment and reduced inequality, and that take into account the special needs of women. Such policies must be part of a comprehensive approach that includes social and economic policies.
- Labour market interventions designed to address the challenges associated with the future of work should prioritise the risks faced by those more vulnerable. Governments should ensure sufficient public investment in life-long learning and vocational training for workers and make sure the needs of those more vulnerable – including women – are taken into account.

### **Further Reading**

Gehr, Hartwig, Discussion Paper 11/2015. *How can Public Works Programmes create Sustainable Employment?* German Development Institute, Bonn

Bertranou, Maurizio, (2010) *The role of labour market and social protection in reducing inequality and eradicating poverty in Latin America*, ILO & Universidad Nacional de General Sarmiento and CONICE, <https://www.oecd.org/dev/pgd/46839493.pdf>

### 3.3.4 Social services

Besides education and health services, social services can comprise services such as child support, kindergartens, transport, housing, etc.

While they are not an immediate part of a social protection policy, there is a clear link and a comprehensive approach is essential. As social protection ensures people have access to these services, social service policies must ensure that services of quality are offered. This is a major incentive for people to enrol in, or make use of, social protection schemes. In turn, this forms an element of expansion and sustainability of these schemes, which can thus compete with private schemes. In the longer term, it is crucial in support of building trust between the people and their government as part of a social contract.

As indicated in the inequality policy compendium, Oxfam supports universal provision of all essential services, and not only universal health coverage, such as indicated in the Social Protection Floor.

#### Further Reading

Oxfam health policy positions: <https://sumus.oxfam.org/free-and-public-health-care-group/documents/oxfam-health-policy-position-0>

Oxfam (3 April, 2014) '*Working for the Many: Public services fight inequality*', Oxfam Briefing Paper 182. <http://policy-practice.oxfam.org.uk/publications/working-for-the-many-public-services-fight-inequality-314724>

Oxfam (9 October, 2013) '*Universal Health Coverage: Why health insurance schemes are leaving the poor behind*', Oxfam Briefing Paper 176. <http://policy-practice.oxfam.org.uk/publications/universal-health-coverage-why-health-insurance-schemes-are-leaving-the-poor-beh-302973>

Oxfam (19 June, 2012) '*Gender Justice Policy Compendium: Sexual and Reproductive Health and Rights*'. <https://sumus.oxfam.org/gender-justice-policy-advocacy-and-campaigns-group-gj-pac/documents/gj-policy-compendium-sexual-and>

Oxfam International (May 2012) '*Aid Policy Compendium 2012*'. <https://sumus.oxfam.org/essential-services/documents/aid-policy-compendium-may-2012-0>

### 3.3.5 A special case: universal basic income

**Universal basic income (UBI) is a 'potential' or 'future' welfare state tool in the form of a regular and unconditional sum of money that the state gives to every citizen or permanent resident.** As unconditional, there is not any requirement to work or look for a job to receive the UBI, and it is independent of any other kind of income.

To date there have been numerous very different proposals for UBI and while Oxfam may agree with and support some progressive concepts of UBI, we reject others. For Oxfam, a progressive UBI would need to fulfil the principles outlined in chapter 2.1. While universality is a key component in all concepts, other components such as adequate benefit levels and the coherence with other social policies and essential services, are highly disputed as the Q&A below shows.<sup>98</sup>

When putting in place UBI, are other social transfers eliminated?

Introducing UBI means that some social assistance transfers and some other social protection mechanisms disappear. However, within a progressive proposal of UBI, people with special needs or in a critical situation, receive special extra support, for example people with disabilities, single parent families or people with ill health. A UBI concept that aims to replace all other social protection mechanisms, regardless of special needs, is not progressive.

Is UBI affordable?



- The costs and affordability of UBI varies substantially depending on the amount transferred, the resources made available through the reduction of others public transfers and the way resources for UBI are raised more generally. So-called “budget neutral” UBI concepts typically suggest abolishing all existing benefits and redistribute the revenues through low transfer for everyone. The most expensive concept of UBI may keep public transfers as they are now and add an equal transfer to every single citizen at a level that allows everybody to live comfortably. The first one is affordable but clearly belongs into the category of regressive UBI proposals, from which many people in need would stand to lose. The second option here, is hardly demanded by anyone, but a spectre used to discredit UBI. However, affordability is an issue for more progressive UBI concepts, which tend to be costlier and thus also need to raise more revenues. For such concepts of UBI to be overall equitable and thus reduce inequality they need to rely on progressive taxation.<sup>99</sup>

#### Why to give money to the rich? Is it not regressive?

The introduction of UBI means that everybody receives the same basic income, but it should not mean that both the rich and the poor become equally richer. The effect the UBI has on rich and poor individuals is very much up to how UBI is funded. UBI must imply changes on both sides: taxes and benefits. Progressive UBI concepts rely on progressive taxation of incomes, profits, wealth and more. Therefore, rich individuals may contribute more than just their own UBI but also cover for the transfers to poorer citizens. Overall, in a progressive UBI rich people do not see their incomes increased.

#### If everybody has more money and spends more, does UBI imply a large increase in inflation?

A sustainable UBI should not be financed by printing money, but by redistributing existing wealth. Moreover, UBI does not mean everybody’s income increases. The higher taxation on rich people means that their incomes either remain at the same level or that they have a lower net income. While poorer households consume a far greater share of their incomes than rich households do, UBI can give a stimulus to domestic demand and increase economic activity.

#### How does UBI impact on the labour market?

It is one key interest of current UBI experiments to understand how people’s behaviour towards work changes, at least in the short and middle term. There is no definite answer yet, but here are some things we already know from other social protection experiences and mechanisms:

- Means-tested social assistance or even guaranteed minimum schemes conditioned to not having a job or any income are poverty traps as there no significant positive income differential between no work and low-paid work. Given the additional cost of work (transport, childcare, etc.) it is easy to understand that for many the obvious decision is not to work if that means losing an ensured public transfer. The more efficient social assistance schemes allow a certain level of income, complementing low-pay with public money as a way to help people, as well to be in a better position to access a better job. In the same sense, UBI would avoid the poverty trap challenge.
- Having a certain level of ensured income could give workers more bargaining power, as nobody would need to accept low-paid, bad-conditions employment. So, in theory, UBI would mean an improvement of the labour market, especially for low-level jobs.
- However, we must acknowledge that the opposite argument is also given by some who see in UBI a risk of employers reducing wages knowing workers’ income includes an ensured public transfer. In those countries where social protection is mainly covered by labour contributions, how employers contribute to the common good needs to be rethought, increasing and rethinking corporative or wealth taxations.
- Some studies have shown high increases in taking up self-employed economic activities

The discussion above already shows that there are very different concepts and thus arguments and advocates for UBI both along progressive and (neo-)liberal lines; there are even opponents in both camps too. Both have very different ideas of what UBI would mean, how to fund it, who would receive it and how to implement it.

#### **What is the state of the debate?**

For **progressive supporters**, UBI is the most powerful alternative humans have to end poverty while considerably reducing inequality and reversing the non-stop trend of our economies of increasing capital benefits while salaries go down. Workers would have a stronger bargaining

capacity as they would not be forced to accept low-paid, precarious jobs. They would have more resources – in time and money – to continue training throughout their lives or spend longer periods taking care of others if they want to. It would be a much more simple and transparent benefit than any currently in existence, which means all savings coming from the reduction of bureaucracy can be allocated directly to the grant. Its supporters argue, moreover, that UBI helps overcome the stigma associated with state benefits, it resolves problems associated with targeting and conditionality, and is therefore less costly.

In the **anti-UBI left wing lines**, some argues that UBI is just a fashion and not so different from the generous broad cash transfer and benefits systems already in place in some European countries. Sceptics on the left fear that governments will abdicate their welfare responsibilities by simply transferring one benefit to citizens and thereby harm vulnerable groups that rely on existing varied support programmes. They are suspicious of a measure also supported by neo-liberalists, as it could be seen as a justification for privatising essential health and education services, which would supposedly made affordable by the additional cash transfer. After centuries struggling to get decent jobs and workers' rights they are entitled to from their contributions to social security schemes, UBI could mean the acceptance of precariousness as a public transfer would compensate the avarice of neo-liberal capitalists.

For the **liberal UBI champions**, this measure is the highest sustainable public policy to maximize people's freedom. Not needing any paternalistic support from the state and no longer in fear of poverty, individuals can do whatever they want. Within these lines, there are also strong right-wing supporters who argue that UBI will mean a radical reduction or even the abolition of public provision of social services, such as health or education.

Among those **conservatives against UBI**, the most vocal are those who posit that UBI is too expensive to be realistic. Moreover, such non-conditionality will encourage laziness, with people happy to simply live off the state, with no incentive to create, invest or innovate. The changes UBI will bring to people lives, economies and public policies may be so huge and unpredictable, that it is better not to try. Following this idea, UBI might be possible in rich economies where a strong SP system is already in place, but a very distant dream for MICs and LICs.

There are also supporters and critics within the feminist movements. For **feminist supporters**, UBI would mean recognition of women's unpaid care work, and the promotion of women's economic independence. On the other side, **women rights advocates against UBI** believe such a measure will discourage women from employment, keeping them at home and reinforcing traditional gender roles.

#### **UBI in Mexico City. An Oxfam supported experiment**

Oxfam acknowledges the need to gather more evidence regarding UBI and its impacts by putting in place experiments. IMF, ILO and the OECD are supporting and even funding several of these initiatives. To contribute to this general effort, Oxfam Mexico, with the support of other NGOs and academics is in talks with the Mexico City government to start its own experiment.

Oxfam's design of the experiment aims to overcome some of the weaknesses and challenges of other UBI trials. In some of them not all the main components of UBI were respected (given on an individual basis, unconditional and not means-tested); in others the number of people receiving it were very small, the sample was not representative, the duration too short, or there was no control group.

In contrast to other pilots, Oxfam Mexico's proposal does not contain any type of conditionality. It will be given to three thousand people between 15 and 64 years old for three years. There will be a control group of the same size in order to make an impact evaluation. The amount to be transferred would be close to the extreme poverty line (i.e. the necessary amount for a person to satisfy their alimentary needs).

For further questions, please contact Diego Vazquez ([diegovazquez@oxfamMexico.org](mailto:diegovazquez@oxfamMexico.org)).

### **Oxfam Policy Position on universal basic income**

- Oxfam supports the idea of a Universal Basic Income, but only if it adheres to the principles of solidarity and sustainability in financing as well as adequate benefit levels. Oxfam acknowledges the potential benefits that progressive conceptions of UBI can have and welcomes the implementation of robust experiments to gather more information that will underpin future political decisions.
- No social protection transfer – whether UBI or social assistance - may justify the reduction in the provision of public services like health and education by government, or the privatisation or marketisation of these. If a UBI is introduced, the right to education and health must be guaranteed by the State and they should be universal and free at the point of use.
- Minimum wages, decent salaries and labour regulations should not be eliminated or reduced with the excuse of the introduction of UBI. Similarly, UBI or any other public transfer may not be an excuse to delay necessary improvements of working conditions, to fight precariousness or to increase wages. Equally – no matter whether UBI gives workers more independence and bargaining power or not – the collective and individual rights of workers must not be weakened.
- The needs of special groups must be taken into consideration when deciding which other public transfers may be abolished while putting in place UBI. The impact of any elimination of social assistance must be carefully assessed, and extra support must be put in place when needed.
- UBI should be understood as an opportunity to expand the redistributory capacity of the tax system. The financing of UBI may rely on an increase of the progressiveness of income taxation, as well as on taxes on profits or wealth.

### **Further Reading**

Ortiz, Isabel; Behrendt, Christina; Acuna-Ulate, Andres; Nguyen, Quynh Anh (2018) *Universal Basic Income proposals in light of ILO standards: key issues and global costing*. International Labour Office.

Tondani, Davide (2005) *Universal basic income and Negative Income Tax: Two different ways of thinking redistribution*. <http://isiarticles.com/bundles/Article/pre/pdf/47954.pdf>

Atkinson, A. B. (1996) *Public Economics in Action: The Basic Income/Flat Tax Proposal*. Oxford University Press. <https://ideas.repec.org/b/oxp/obooks/9780198292166.html>

### **3.3.6 For-profit private insurance**

Protecting themselves from risks is so important that people value it for their own peace of mind. Private insurance has therefore become such big business that some of the bigger global organizations are insurance companies, while private pensions are a big source of money for banks and investment funds (both public and private). There are two main considerations in exploring the link between private insurance and inequities. Firstly, how to treat private savings when a public system is in place and, secondly, what happens when a country decides that, instead of a public social protection system, citizens will be protected by private insurance.

People with enough income to save money during their working life are free to do so and be protected – or more protected – from risks that they consider are not adequately covered by the state. But often, decision makers have tried to foster private saving into private pensions by tax exemptions, which means that those having more resources to take up private insurance contribute less to the public budget, which is, at the end, the joint risk-pooling in charge of transferring money to others not able to afford private insurance. In general, any political decision that ends in a lower pooling or the pooling of a smaller group of people, reduces the solidarity of the mechanism.

Increased social protection coverage among informal workers is challenging and countries have put in place quite creative solutions; however, allocating money to cover people with private insurance does not seem to be the best option in the long term for having a universal system. The subsidization of contributions of informal workers by paying part of their premium or even the entire premium can also be done through allocating public revenues in a public social security system, reinforcing a bigger pool of resources.

Few states decide to develop social protection mechanisms – mainly pensions – based on mandatory contribution to highly regulated private companies, following the recommendations of neo-liberal institutions and relegating collective solutions to articulate solidarity within the society. The result – as shown in the Chilean case study below – was not a success.

Firstly, any protection mechanism must also cover citizens for the risk of economic crisis. However, if pensions depend on capital funds, that may not happen. As recently as 2008, pension funds lost the 23% of their global value. Secondly, control of private companies is very costly and challenging and the capacity to regulate the private sector is too low in many LICs and MICs to put into their hands such an important right as social protection.

Thirdly, private for-profit saving mechanisms – such as private pensions – do not work in the same way as social insurance. Private pensions work as personal saving accounts, where the workers transfer money; it increases (or not) based on the return on the investment. Social insurance is collective pooling of funds today's workers cover and protect today's pensioners. So, in the case of private mechanisms, there is not any kind of solidarity among workers, nor any kind of redistribution: each one gets what he or she has previously saved.

Gender biases in private health insurance schemes have been described above.

#### **Chile, the best example of something that does not work: private pensions**

Chile was for a while one of the best adherents of neo-liberalism. One of the policies it put in place, following the idea that the expansion of the market and reduction of the state was the solution for everything, was a totally private pension system. For many years, it was an example to others, but today, almost 40 years after its creation, it's another story. The system works as follows: whenever somebody starts their professional career, they must choose one of the available insurance companies, open an individual account and regularly – and mandatorily – transfers 10% of their salary to this to protect them from permanent disability and to provide for retirement. The employer does not cover any of the cost of this protection, such as in other OECD countries. Apart from the regular transfer, the account gets resources from the returns of the investment by banks and big companies with the saved money. One of the consequences of this model is that Chile's capital funds represent around the 62% of its GDP. But, what has been the consequence for people and for inequality?

In 2008 Chile acknowledged that a solidarity pillar must be included in the system and created a basic minimum pension (tax-based) for those reaching retirement without having had capacity to contribute. Moreover, a minimum level was established so those receiving a very low pension get a bit more from the state.

A 2014 evaluation done by an expert commission realized that neither decision was enough. The evaluation of Chile's system raises several problems. Firstly, the amount of benefits is really low. More than 90% of the pensions did not reach three quarters of the national minimum wage. Moreover, the amount gets lower with the time. As a consequence of such indigent pensions, people in Chile tend to stay in the labour market as long as possible. Legal retirement age is 65 years old, but workers stay active until 70, which is the highest retirement age in the whole of the OECD.

### **Oxfam Policy Position on private for-profit insurances in social protection**

Oxfam is opposed to governments promoting the use of private insurance as a way to unburden the state of its responsibilities towards the right to social protection.. This is because of the following reasons::

- Pensions (or other cash transfers) based on private insurance schemes are not redistributive systems (a pooling fund to pool risks) but work through capitalization of individuals (personal saving). This means that there is neither solidarity nor equity in for-profit private insurance. Similarly, there is no redistribution.
- Oxfam is against any policy aiming at privatization of social protection, including pensions.
- Other risks, as health or disability, covered by private insurance exclude the poor and vulnerable, due either to the cost or to adverse selection practices. Solidarity and equity are therefore severely damaged.
- Financially supporting for profit private insurances to expand social protection coverage channels (scarce) resources from public to private schemes, undermines the solidarity principle of any social protection system.

### **Further Reading**

OECD (2015) *The tax treatment of funded private pension plans OECD AND EU COUNTRY PROFILES*. <https://www.oecd.org/daf/fin/private-pensions/tax-treatment-pension-plans-country-profiles.pdf>

## 4 GOVERNANCE

Social protection governance is concerned with the conception of social protection schemes and systems, initial and continuous decision making, administration, implementation, monitoring and evaluation. This implies that issues of governance are often characterized by a high level of complexity, which includes very large budgets, numerous schemes, millions of beneficiaries and several key stakeholder groups in which the coordination and supervision of several ministries, various layers of the administration and service delivery institutions is vital.

In this section, we discuss the governing principle of social accountability and its dimensions, which are key to realizing the other guiding principles of social protection outlined in Chapter 2 (rights-based, solidarity, universality gender justice and consistency with other policies). And we address the role of various actors and stakeholders in social protection governance.

### 4.1. MAKING SOCIAL PROTECTION SOCIALLY ACCOUNTABLE

For Oxfam, a key principle for governance of social protection is social accountability. Including processes of social accountability in social protection systems has numerous benefits. It improves the quality of the delivery of social protection; it provides interaction between beneficiaries and the state and contributes to building better relations between the two; it ensures that the government is held accountable and that the beneficiaries have a voice and a platform for their voice to be heard. Thus, this principle of governance underpins the guiding principles outlined in Chapter 2 above.

The key elements of social accountability processes which should be integrated from policy design to implementation – including monitoring – and evaluation are inclusiveness, transparency, pro-active and accessible provision of information, beneficiary and government participation, just and safe grievance redress, and a complaints mechanism. Functioning social accountability structures combine state action, citizen action, and civic mobilization to create citizen to state (and state to citizen) interfaces in which citizens can engage without fear of reprisal.

This being said, social accountability, when taken seriously, is not a technical mechanism or tool, but a political, often non-linear, process and therefore takes time. Yet, it is an efficient and effective process for the actual realization of rights in the relationship between citizens and governments. Social accountability processes can bridge the gap between local and national levels, encourage and facilitate multi-level citizen action and society engagement. Such processes promote the benefits of bottom-up learning and can contribute to increased trust of citizens in the state.

In terms of sequencing, social accountability should be present at all stages of the development and implementation of social protection policy. And it is most effective when it is mainstreamed into the design of the social protection programme from the outset, and where the mechanisms are well designed to fit the specific context. However, where that is not possible, Oxfam advocates the commitment to continual improvement and that efforts should be made to sequentially introduce appropriate processes.

#### 4.1.1 Pro-active inclusiveness – the explicit effort to include the vulnerable

A strong social accountability system should protect the most vulnerable in society. Although social protection is a right, and ideally citizens should demand their rights and have the freedom to make complaints when they cannot realize these rights, this opportunity is not always given to social protection beneficiaries. While some social protection beneficiaries – e.g. formal sector worker unions in contributory schemes – do have a voice in governing the scheme, this is less true for beneficiaries of social assistance – and even less for those (wrongly) excluded from social protection. In fact, some of the poorest or most marginalized, including people with disabilities, elderly people, as well as women are excluded from being beneficiaries, which further constrains their opportunities to exert influence over social protection programmes. Hence, there should be explicit counter-efforts within social accountability mechanisms to ensure that

social or gender-related marginalization is overcome and intersectionality of issues can be addressed.

In alignment with the leave no one behind agenda, it is paramount to include such groups and individuals in social protection while understanding that there are potential costs and risks for those groups, when engaging in social accountability mechanisms. Where there is no strong social contract, beneficiaries often do not regard the transfer as a right but believe it is the generosity of the state (or the state's local representatives); consequently, they fear complaints may lead to losing benefits. Costs for vulnerable citizens occur where decision making is hierarchical and centralized, which makes it harder to have their complaints and requests heard and responded to in due time.

#### **4.1.2 Transparency, pro-active and accessible provision of information**

Transparency lies at the heart of social accountability. Transparency and access to information are critical components of a rights-based social protection system because having clear information about how a programme should work helps reduce or prevent corruption, clientelism and inefficiency. A lack of transparency also makes it harder to share results and build public support for further investment in social protection programmes.

At Oxfam, we define transparency as 'facilitated access for beneficiaries to understandable information' because it is critical that the information not just be out there but be brought to those who receive the benefit in a way that they will understand.

There is always a potential risk that social protection programmes will be co-opted by states or local authorities to reward those considered loyal (even where such people do not meet the criteria of the programme) or to punish those who complain (such as by the introduction of conditions or removal from beneficiary lists). Systems of grace and favour (clientelism) are common, but transparency helps reduce the risk by ensuring that beneficiaries understand their entitlements and rights, whilst social accountability mechanisms provide a means to demand those rights.

Special attention should also be given to transparency in the design of social protection schemes and systems. Simplicity of design in particular increases citizen access and engagement and thus strengthens accountability. Transparency in targeting is a critical design feature. Categorical targeting, such as age brackets or marital status, is straightforward: community members can understand who qualifies and why. By contrast, complicated calculations of eligibility, such as proxy means tests, can create confusion and tension regarding who qualifies.

The amount and frequency of the transfer are also important aspects of accountability: if beneficiaries do not know how much or how often they should receive transfers or other forms of social protection, they cannot know when there are problems or shortfalls. Ensuring beneficiaries have access to *understandable* information regarding who will receive transfers and how much they will receive will increase citizen engagement and beneficiaries' perception of rights and ensure complaints mechanisms are used effectively and efficiently.

For social protection governance some data on (potential) beneficiaries must be stored in order to prove eligibility (e.g. by showing a birth certificate of a baby that is about to receive a child benefit), to keep transparent records, and to process payments, etc. Today, much of this data are stored digitally, allowing the use of digital tools, which have made management easier, sometimes also more responsive, effective and easy for beneficiaries. Digital data has a potential to increase the outreach and effectiveness of social protection, to avoiding fragmentation by combining data banks on various schemes, to prevent the loss of information, and to ensure transparency.

While we should aim to harvest those advantages of digital technologies, there are also problems associated with specific (digital) management tools. For example, digital tools can be non-inclusive for poorer beneficiaries who cannot afford the technology or are unable to use it. Furthermore, it may not only unwise, but also undemocratic to overly rely on technical solutions in social protection governance. There are no technical solutions to essentially social and political questions and problems (such as access, targeting) because they remain societal questions. Delegating these to artificial intelligence has been shown to lead to unnecessary hardship rather than to improvement – and certainly not to more democratic and transparent governance.<sup>100</sup>



### **4.1.3 Meaningful beneficiary and state participation – from design to monitoring**

The participation of different population groups and actors in the design of social security systems must be guaranteed. Participation is an inherent right, but it also has practical benefits for everyone because it helps the responsible authorities to improve the design and delivery of services. Services that are improved due to beneficiary feedback work better for those receiving the entitlement.

Participation is quite hard to achieve, however, particularly because many of those receiving social transfers or other entitlements are poor, vulnerable or marginalized (or all three) and may lack power with regard to the authorities, in society, in their own communities and often within their households. This means that special efforts must be made to find ways to ensure that these groups can make their voices heard, such as quotas for participation and consultation timelines that allow for the fact that women face time restrictions due to their care work obligations. However, participation that has no impact, where the inputs and perspectives of recipients are not taken into account in designing or tweaking a programme, will ultimately undermine participation. Beneficiaries will come to understand that their opinions are not taken seriously and vote with their feet away from the process.

Participation is also key in monitoring. It increases the voice and agency of beneficiaries and communities, with the potential to improve the relationship between state and citizens and holding the state and service holders accountable. Examples of participatory monitoring include strategies such as beneficiary committees to discuss complaints and suggest solutions with mediators to pass on feedback to service providers; facilitation of face-to-face meetings between beneficiaries and service providers; and the use of information and communication technologies. Both face-to-face meetings and information communication technologies directly involve beneficiaries rather than representatives. Committee meetings can strengthen bottom-up engagement by citizens, particularly where governments are centralized or distant. Committees can have limited influence in resolving problems unless service providers are willing to listen and respond. It is important that committee members are well trained in their responsibilities, reimbursed for their expenses, and have a good understanding of the programme, and that beneficiaries know the role their representatives should play.

### **4.1.4 Just and safe grievance redress and complaints mechanism**

Key elements in social accountability are just and safe grievance redress mechanisms (GRMs), or complaint mechanisms, that allow states and service providers to be responsive to the needs of beneficiaries and resolve their grievances. They can enhance programme quality, transparency for beneficiaries and legitimacy for stakeholders. They can take various forms, such as monitoring of administrative data, complaints and resolutions, or participatory GRMs. In principle, such mechanisms should allow beneficiaries' complaints about themes such as inclusion/exclusion from a scheme and late payments, as well as raise broader issues of misuse of funds or corruption. Depending on the level of complaints, different mechanisms may be needed and be applied according to their strengths and weaknesses.

Civil society actors have an important role to play in providing or monitoring social accountability as they can offer an independent perspective on programme or state performance. Civil society can be involved in participatory as well independent reviews (from community scorecards, citizen satisfaction surveys to social audits). Generally, it is important that the findings of a complaint mechanism are communicated back to the beneficiaries appropriately and effectively to ensure accountability is complete.

If/when sensitive issues are raised they must be dealt with appropriately to ensure that the complainant/s is/are protected from negative consequences of making the complaint through, for instance, protecting the complainant/s anonymity if necessary. This ensures individuals are able to make complaints without negative consequence to themselves, validates their rights, and ensures their confidence in the system. Grievance redress mechanisms only work when service providers are willing and able to listen and act. When GRMs do not effectively resolve enough grievances, their credibility is reduced, and beneficiaries and communities will not use them. In particular, women might not easily make use of inappropriate mechanisms following shame, fear or biases about their roles and rights.

### **Oxfam Policy Position on social accountability**

- Social accountability processes are key to realizing the guiding principles of rights-based, universality, solidarity, gender justice and consistency. Oxfam advocates for comprehensive context-specific social accountability processes as part of social protection systems. Preferably, such processes are integrated when social protection schemes are designed; if not, they should be sequentially introduced.
- Accountability must incorporate measures to explicitly include the most marginalized citizens. Governments should consider extra cost allocation for accessing these beneficiaries and ensuring their safety.
- In data collection, storage and assessment, data privacy as well as other rights, and the dignity of the beneficiary must be paramount. Personal information should only be collected where necessary and should be carefully stored following appropriate national, international guidelines and Oxfam guidelines to protect the right to privacy. Any data collected must only be collected with the knowledge and consent of the subject and should be accessible by them.
- Realizing transparency and pro-active and accessible provision of information requires information about social protection programmes to be readily accessible (hence, available in appropriate languages and at appropriate places) and be actively shared with recipients and the general population so that everyone is clear about the rules, amounts, entitlements and grievance mechanisms. Information provided should include the management of complaints, complaints documentation and their resolution.

## **4.2. STAKEHOLDERS IN GOVERNING SOCIAL PROTECTION**

Social accountability is a principle of social protection governance, to which all stakeholders must contribute. In this section, we deal with those stakeholders that are important in social protection in all countries: state, citizens, civil society and business.

### **4.2.1 The role of state, government, public administration and parliament**

The state includes national governments and public administration at various levels, as it is their prime responsibility to provide formal social protection. Legislative bodies must formulate appropriate laws guaranteeing the right to social security for all, while applying democratic and socially accountable processes for the formulation, implementation, monitoring and evaluation of social policies, and strive for the realization of the principles outlined above. Executive state bodies must build and sustain comprehensive social protection systems that effectively realize these rights for their citizens, albeit not exclusively, as social protection also is a right of refugees as well as stateless people living in their territory. These are a obligations under several international treaties as outlined above. Governments must furthermore ensure sustainable financing.

For the governance of social protection systems governments may set up public institutions, such as welfare funds or boards, which are responsible for the management of specific welfare programmes. For such institutions, the same governing and guiding principles should be applied.

### **Oxfam Policy Position on governments' role**

- Governments must recognize the right to social protection – as grounded in the Universal Declaration of Human Rights, ILO Convention No. 102 on Social Security (Minimum Standards) and Recommendation No. 202 on Social Protection Floors – and must accept the responsibility to create the necessary policies, institutional arrangements and legislation to make this right a reality for their inhabitants.
- Governments must work progressively towards a national policy on social protection including instruments to address vulnerability, legislation that protects entitlements and minimum standards, institutional arrangements to implement this policy, and the empowerment of people to claim their rights.
- Governments should ensure social protection should be integrated with other policies on livelihoods promotion and the enhancement of social, economic and political justice and rights, as well organize their social protection mechanisms in such a way that they enable social and economic transformation, leading to just, fair and sustainable societies, preserving human and natural life.
- Governments must secure domestic revenue mobilization for long-term funding of a national social protection policy, including progressive tax reforms and anti-tax dodging practices, as necessary.
- Governments must set up reliable feedback and grievance redress (or complaint) mechanisms that provide formal channels for beneficiary complaints or grievances related to targeting, service delivery, or other programme functions, and which provide redress.

## **4.2.2 The role of rights-holders: citizens, stateless and refugees**

First and foremost, a potential beneficiary of social protection is a person with inalienable rights – among others to social protection – be they a citizen, a refugee or a stateless person in a given place, may they be an infant, a child, an elderly person, a woman or a man. This understanding of potential beneficiaries as rights-bearers should – but often does not – govern the relationship with social security institutions and other institutions of the state.

While it does seem fair to ask persons to claim their rights to social protection where it is not realized or existing systems are inadequate, in some contexts, this is easier said than done, for instance, where administrative structures are not reliable and may even punish someone who claims their rights against the will of local elites or an administration that feels more accountable to elites than to, for instance, the poor. This is why social accountability structures are so important, as are explicit efforts to include the most vulnerable.

### **Oxfam Policy Position on right-holders' role**

- Rights-holders, who can be citizens as well as refugees, migrants or stateless, have the right to demand from public administration to deliver adequate social protection, where this is his or her interest. They should be able to do so without any risks to their safety.
- In soundly financed social protection systems rights-bearers contribute to the financing of social protection through their participation in economic activities - through direct or indirect taxes as well as potentially social contributions. The contributions should reflect the different abilities to contribute.

### 4.2.3 The role of unions and civil society

Next to demands by individual rights-holders, the collective action of organised interests plays a key role in social protection governance. In particular, worker unions are often part of governance structures of contributory schemes, e.g. welfare funds – not the least because the funds are filled with workers' money, which is also true for employers and their associations (see the section on the private sector below).

While it is part of social accountability that workers are part of social protection governance structures, it is also true that in such bodies, unions do not necessarily represent the interests of all workers equally, e.g. the interests of informal workers or women, which have smaller contribution periods may not be adequately represented. This can lead to situations in which representatives of relatively privileged groups of workers defend their interests against more vulnerable groups. For example, they may push for higher premiums for members rather than extending the coverage.

It is therefore important that participation in social protection governance is also possible outside unions and structures of formal employment. Potentially civil society or grass roots organisations can fill positions in governance boards to close the representation gap.

More generally, social movements, unions, feminist organizations and other civil organisations can be key to ensure that social protection goes beyond temporary programmes and becomes law, turning benefits into entitlements and securing the long-term commitment of the state in implementation and funding. CSO and feminist organisations can bring about transformative change and hold governments and private corporations to account.

Sometimes, civil society even plays a complementary role in delivering social protection, building capacity of public entities or bridging gaps with groups that are difficult to reach. However, non-state actors should ensure a sufficient level of government buy-in, as their capacity to sustain social protection schemes on a significant scale is very limited.

#### **Oxfam Policy Position on unions' and civil society organizations' role**

- Worker unions and civil society organisations (CSOs) must recognize social protection as a right for all. They should therefore include this issue in work and campaigns on livelihoods, food security, essential services, economic justice and humanitarian assistance and collaborate with international campaigns and coalitions for strengthening advocacy on social protection.
- CSOs should not supplant the state or local government's responsibility to provide social protection services. If government is non-existent or weak, CSOs could play a role in implementing social protection schemes. However, CSOs should be aware of their institutional, political and financial limitations, should count on sufficient commitment of governments and consider timely and appropriate transfer to local authorities.
- CSOs may play a role in conducting research to gather evidence on effectiveness, affordability and impact as well as to improve design and delivery of social protection mechanisms. They may contribute to social accountability mechanisms to improve these and social protection systems more generally, in the interest of rights-holders.
- Civil society organizations generally and workers' unions may represent rights holders in social security institutions. Structures of representation are often needed and have proved useful. If unions and CSOs represent potential recipients, they must take into account the interest of women and vulnerable groups and ensure their representation. To social accountability instruments access should also be possible for individual beneficiaries.

## 4.2.4 The role of the private sector

No matter whether social protection schemes are contributory or non-contributory, the private sector benefits massively from comprehensive social protection and should hence be a major contributor to social protection too. The benefits come from social protection schemes that are specifically designed to prevent work injury, or provide coping mechanisms in case of it, they enable extended absence from the workplace, for instance because of maternity leave, which are not only beneficial to recipients but also to their employers.

Hence, it is only fair to also demand that businesses are major contributors to social protection – be that through general taxes levied on turnover, profits or similar or through specific contributions to worker welfare funds, pension schemes, etc.

### **Oxfam Policy Position on business' role**

- No matter whether social protection is financed through taxes or contributions, business must pay their fair share, be that through general taxes levied on turnover or profits, or through specific contributions to worker welfare funds, pension schemes. Private sector actors should not seek to evade their responsibilities through tax dodging, non-application of national social protection laws, informalisation of employment or the reduction of net wages.
- Business should support the transition to broad solidarity-based models of social protection, thus not lobby or support exclusive firm-based or contributory schemes. Such schemes allow for redistribution throughout life rather than between people and are not open to all potential beneficiaries equally.
- Employers must ensure that all workers are employed formally to facilitate access to social protection instruments. In particular, employers must ensure that women workers benefit from social protection without eroding their job security.

## 4.3. OTHER INFLUENTIAL ACTORS IN SOCIAL PROTECTION

The previous section discussed the role of actors, that are – or should be – involved in one way or another in all social protection governance. The ones listed below are also potentially – and in some contexts very – influential but may be of no relevance for other settings. For example, donor governments will not play a role where social protection is financed purely from domestic resources. Similarly, the IMF has a direct and central impact in countries, that have open or negotiated loans with the IMF.

### 4.3.1 The role of donor governments

A few decades ago, it would have been highly improbable that bilateral and multilateral donors would support programmes that provide regular and reliable cash transfers to poor people. Today several countries and their development agencies engage actively in bi- or multilateral social protection interventions, ranging from support for single schemes to targeted budget support. Additionally, cash transfers are increasingly used in humanitarian contexts (see chapter 5 below).

Some key actors in the field are the UK Department for International Development (DFID),<sup>101</sup> the development agencies of the Nordic countries, in particular Finland, the German ministry for development cooperation (BMZ) and its agency (GIZ), the French development agency (ADF), as well as the EU Directorate General for Development Cooperation (EU DEVCO).

The growing recognition of the importance of social protection and increased funding by donors is in some ways welcome and promising. Such initiatives may be seen as recognition for the role that donor governments and organizations should play in protecting poor people. At the same time, Oxfam stresses the need for a long-term commitment from donors, as social protection requires the establishment of regulatory frameworks that ensure a domestic rights-base, as well as sustainable institutional arrangements and funding.

Moreover, donors have used their funding to push for solutions that do not coincide with national or community preferences. Examples include poverty-targeted programmes and the push for private sector solutions (e.g. private health insurance) that have often turned out to be unpopular and unfeasible in low-income countries.

As a consequence, several donor-funded projects had limited opportunity to be scaled up as national policy, while national programmes do not receive funding as they do not fit the approaches of donors. Such a lack of alignment of donor and domestic priorities is highly problematic from the perspective of aid effectiveness as well as social accountability.

### **Oxfam Policy Position on donors' role in financing social protection**

- Donor commitments to social protection are woefully inadequate and entirely unsustainable. Donors should rapidly scale up their support to social protection using ODA- preferably through long term commitments of sector and budget support.
- Donors should not use their money and influence to push for models of social protection based on poverty targeting and conditionality. They must support poor countries to build sustainable and effective social protection systems, given that social protection is a right and a critical element in equitable development.
- They must support the realization of universal social protection by 2030 through sufficient and predictable funding for countries that require such temporary support – while respecting the aid effectiveness principles outlined above, and at the same time seek to support countries in raising sufficient, long-term funding for social protection from domestic resources.
- Direct financial support for social protection systems in countries, which are currently unable to raise the funds needed for social protection domestically, e.g. countries very low-income, those affected by armed conflict, disasters or crises, must moreover have a clear, reliable and sufficient time frame.
- In line with the principles outlined above, donors should promote social protection as a complement, and not a substitute, for the effective delivery of high-quality essential services in health, education, as well as in sanitation and housing. Funding for social protection should not lead to a diversion or reduction of funds from other essential services.
- Donors may be well placed to support research, learning and innovation on social protection, particularly in contexts where state systems do not exist or are extremely constrained.
- Further specific demands on the type of international investment needed for the realization of universal social protection in the short-term, may be developed throughout 2019 as part of an advocacy strategy on social protection.

## **4.3.2 The IMF and social protection**

*'IMF is the single most influential international actor not only in relation to fiscal policy but also to social protection, even if both it and its critics might prefer that this were not the case.'*<sup>102</sup>

The International Monetary Fund has become a critical global player on social protection, as recently acknowledge by Philp Alston, the UN Special Rapporteur on extreme poverty and human rights. This newly found role of the IMF is the result of a process started around 2012, when the IMF established that its surveillance mandate was to include all macro-economic issues that had a bearing on global stability.<sup>103</sup> This decision paved the way for greater engagement on issues such as economic and gender inequality,<sup>104</sup> as well as for turning social spending and social protection into policy areas which are relevant for the IMF's mandate.

For example, the Executive Board adopted an official position in favour of safeguarding social spending in loan programmes with the aim of protecting the poor and promoting inclusive economic development.<sup>105</sup> The Managing Director, Christine Lagarde, has been keen to showcase the Fund's commitment to safeguarding social spending and its concern for safety nets.<sup>106</sup> In

June 2018, a Guidance Note for Staff discussed how social safeguards, including minimum floors on social spending, should be taken into account when designing programmes and accompanying conditionality.<sup>107</sup>

In a review of the IMF's country surveillance work that Oxfam conducted in 2017, we found that for fifteen countries, their Article IVs included recommendations about safeguarding or even increasing social expenditure.<sup>108</sup> The October 2017 Fiscal Monitor (one of the IMF's flagship publications) discussed how fiscal policies can help achieve redistributive objectives, focusing on three areas: tax rates at the top of the income distribution, the introduction of a universal basic income, and the role of public spending on education and health.

Given the Fund's influence on countries' fiscal policies as well as on the global policy agenda, its entrance into the space of social protection has undergone a lot of scrutiny, raising several concerns. The main of these concerns is the Fund's bias for a targeted approach to social protection<sup>109</sup> at the expense of universal approaches.

In July 2017, the IMF's Independent Evaluation Office (IEO) published a report that concluded that the IMF's targeting approach to social protection did not 'mesh well' with the universal human-rights based approach.<sup>110</sup> Oxfam's aforementioned review of the IMF's country surveillance also found that recommendations to safeguard social spending were mostly characterized by an unconditional trust in targeting as a 'magic bullet' that can deliver increased efficiency at lower costs.<sup>111</sup> This trust is ascribable to fiscal-related motives: the IMF's priority remains fiscal consolidation, and this still determines the boundaries of its policy advice. For example, the IMF recently convinced the government of Kyrgyzstan to amend the new law on universal child allowances and reintroduce targeting. This was despite evidence that the previously existing means-tested poor-relief schemes targeting families with children was only reaching less than 20 per cent of the poorest decile.<sup>112</sup>

The IMF has also been looking into pros and cons of Universal Basic Income (UBI), most notably in the October 2017 Fiscal Monitor,<sup>113</sup> but its position on the issue remains unclear. Both the Fiscal Monitor and a recent working paper looking at India conceptualise UBI as universal approach to social protection, for instance contrasting it to safety nets based on means-tested programmes, arguing that UBI can be more effective at supporting low-income households when existing safety net programmes are inefficient, and that it can generate broad support for structural reforms.<sup>114</sup> In the case of India, the argument rests on contrasting welfare gains and losses when UBI replaces existing social benefits which are deemed inefficient or regressive such as energy or food subsidies. This approach fails to provide an answer to what to do when this substitution harms the poorest more than benefitting them. Further, failing to distinguish between UBI and universal social protection, and basing the assessment of pros and cons on efficiency considerations alone misses two essential justifications behind universalism: fairness and human rights.

A letter sent addressed by over 50 prominent economists and development specialists to IMF's Executive Directors expressed concerns about the Fund's advice on social security reforms, such as proposals to cut employers' contributions to social security,<sup>115</sup> especially when combined with labour market reforms prescribing wage moderation, flexibility and reduction in collective bargaining and employment protection. These types of policy prescriptions were found to have undermined labour rights and contributed to an increase in insecure and informal employment, especially among southern European countries in the aftermath of the 2007 global economic crisis.<sup>116</sup>

Another issue under debate among CSOs is whether the IMF should engage in social protection, given its lack of expertise in the matter. The conclusions of Philip Alston's report strongly encouraged the IMF to overcome its bias towards narrowly targeted social protection schemes and to take greater efforts to make fiscal sustainability recommendations compatible with the gradual introduction of broad-based systems of social protection. As a response to the IEO's report and the ensuing debates, the IMF has taken on board the IEO's recommendation to establish a strategic framework on engagement on social protection issues – which has now broadened its focus to social spending, including health and education. In response, the IMF board agreed in July 2017 to establish a strategic framework to guide future Fund involvement on social protection, through a board-approved institutional view. The framework should be ready for discussion by the Executive Board in February 2019.



### **Oxfam Policy Position on the IMF's role**

- The IMF should overcome its unconditional and biased confidence in the efficiency and fairness of pro-poor targeting in social protection and adopt universalism as the preferred option and ultimate goal.
- Do not make any IMF programme conditional in anyway on elimination of universal social protection, or the reduction in social protection benefits. Instead of recommending fiscal tightening with the optional and generic provision of safeguarding social spending, the IMF should reverse its approach and help countries build public budgets, which have a positive impact on poverty and inequality. In particular it should:
  - Help countries pursue progressive domestic revenue mobilisation to create fiscal space for social spending;
  - Help countries identify and monitor the impact of social spending and policy decisions on poverty and inequality;
  - Ensure that countries with lending programmes can maintain adequate levels of social spending, including social protection floors, and that conditionalities do not undermine this capacity.
- The IMF should rely more systematically on the expertise of other international organisations including the International Labour Organization and the World Health Organization and take on board their advice on how to progress towards universal access to health, education and social protection. In addition, it should see local civil society organisations as experts and bring them - including women's rights organizations, into country policy discussions. The IMF should also stop relying too heavily on World Bank analysis, which is itself based on flawed ideological approaches to social protection

### **Further reading**

See *Consultation on Designing an IMF Strategic Framework on Social Spending*, Oxfam, July 2018. <http://www.imf.org/external/np/exr/consult/2018/socialspending>

### **4.3.3 The World Bank and social protection**

The role of the World Bank in social protection is ambivalent. The World Bank is one of the largest international donors, with social protection portfolios in many countries. While being a big spender on social protection, the type of interventions, the thinking and the advice connected to at least some of the programmes have received much criticism for its reductionist safety-net approach. The World Bank's approach to social protection typically builds on shock-responsiveness more than on a rights-base. On the one hand, some observers have seen significant shifts on the part of the Bank, others see little change.

The recent World Bank report, *The State of Social Safety Nets 2018*,<sup>117</sup> focuses on SP as a means to deal with economic and natural shocks, framed as 'adaptive social protection', and largely focuses on poverty reduction by way of cash transfers to individual households, while failing to place it into the broader perspective, which informs Oxfam's policy on social protection. Moreover, the Bank often advocates for means-tested targeting and conditionalities, which are highly problematic to Oxfam.

This is also evident in the World Development Report 2019 *The Changing Nature of Work*, which presents social protection as the cornerstone of the social compact that should support the future of work. However, the report also encourages further deregulation of labour and the overcoming of minimum wages, to be substituted by social protection, which should function as pacifier in situations of wide-spread un- and underemployment due to technological change.<sup>118</sup> The report also overlooks the gender dimension of social protection, while underplaying con-

cerns for raising inequality. Such a reductionist social protection agenda is worrying and at odds with the Bank's responsibility to promote messages that are coherent with internationally agreed norms and standards on social protection and labour rights and support the fulfilment of the Sustainable Development Goals.

### **Oxfam Policy Position the role of the World Bank**

- End support for means-tested poverty-targeted schemes, as well as for conditional cash transfers.
- Do not make any loans or grants conditional on the implementation of means-tested poverty targeted schemes, or conditional cash transfers.
- Do not make loans or grants conditional upon the reduction of costs for social protection or demand changes in universal benefit structures in return for World Bank support.
- Promote an approach to Social Protection that is consistent with internationally agreed norms and standards and support the fulfilment of the Sustainable Development Goals. This includes the recommendations agreed upon during the 63th Commission on the Status of Women.

## **4.2.4 The ILO, other UN bodies and social protection**

A key institution on social protection at international level is the International Labour Organisation, the UN special agency on labour. It is composed not only of representatives of UN member states, but also of the respective employer and worker representatives. In the highest decision-making body, the International Labour Conference (ILC), the three groups are equally represented.

In 2019 the ILO celebrates its 100<sup>th</sup> anniversary and social protection is firmly on its agenda, as can be seen in the numerous references to the ILO and its standards on social protection. The two most important ILO instruments – Convention No. 102 of 1947 and Recommendation 202 of 2012 – are cited at the beginning of this compendium. As the key international standard setter on social protection, the ILO is firmly committed to rights-based universal social protection.

While originally more committed to social protection (and other labour standards) for formal workers, the ILO has shifted its emphasis to achieving decent work for all – and hence also social protection for all and has been working on extending legal and effective coverage of social protection around the world through standard setting, technical assistance, training and advice. The ILO offers regular rich sources of data on social protection,<sup>119</sup> online training tools and more<sup>120</sup>.

Other UN bodies that engage strongly in social protection are UNICEF (with a focus on children), FAO (with focus on rural workers and farmers), UN Women as well as some of the UN regional commissions, for example in Asia and Latin America. The United Nations Institute on Research for Social Development (UNRISD) offers insights from research programmes on social policy on developing contexts.

## 5 SOCIAL PROTECTION AND GENDER

Being a man or a woman, boy or girl changes an individual's experience of poverty, inequality and vulnerability, which social protection interventions aim to mitigate. All things being equal, a household might be poor and marginalized or rich and powerful, but throughout their lifetimes, women and girls are in a different position structurally within the household – and in their community, society and culture – than men and boys. Being a woman means being exposed to other, gendered, risks and vulnerabilities than men. These vulnerabilities, can intersect with others related to race, language, ability, religion, sexual orientation, national or ethnic origin, or any other status.

This is not to say that women have not benefited from social protection systems, but that they could benefit more and be more empowered with improved design and implementation. In wealthier countries, with strong social protection systems, women often receive child benefit (which we know has benefited both mothers and children, but implicitly assumes mothers are responsible for child raising); maternity leave benefits – with more enlightened countries offering parental leave benefits; disability benefits; unemployment benefit; and pensions. In the developing world, poverty-focused cash transfers in particular have seen women experience improved food security, allowed their children to access education and permitted household members to attend health clinics and probably encouraged women to invest in productive activities. The problem is that women have benefited as a result of poverty or vulnerability targeting, and programming could have had a greater impact if it had started from an analysis of gender vulnerabilities. Furthermore, targeting the household as a unit does not take on board inequalities in power *within* the household and broader society that increase female vulnerability and reduce women's capacity to act as independent agents.

According to a 2017 ITUC briefing:

'Women are disadvantaged in social protection systems, experiencing lower coverage rates and substantially lower benefit levels.<sup>121</sup> Gender gaps in access to social protection however vary per region and country, as they are highly dependent on the characteristics of the labour market and the structure of the social security system. The coverage of contributory social protection schemes for women is particularly low, and in the absence of social protection floors, women are often left without any support. This is especially the case with regard to old-age pensions, unemployment benefits or maternity protection.<sup>122</sup> Globally only 26.4% of working-age women are covered by contributory old-age protection, compared to 31.5% of the total working-age population.<sup>123</sup>

'In South East Asia, women are structurally less protected against unemployment<sup>124</sup> and globally, a large majority of women does not enjoy maternity protection.<sup>125</sup> In addition to women's lower social protection coverage, gender gaps in benefit levels are extremely high in some countries.<sup>126</sup> Within the European Union, women's pensions are on average 40.2% lower than those of men.<sup>127</sup>

### 5.1. SOURCES OF GENDERED VULNERABILITY

In most societies, men and women are viewed as having different capabilities, rights and duties which continue to exclude or constrain women and girls from accessing opportunities (e.g. education, healthcare, good nutrition) or resources (e.g. land ownership, access to credit). These gendered differences are shaped by local beliefs and norms around the role men's and women's roles in the household, the family, in culture, religion, and society, and reinforced by unequal gender power relations. Some harmful social norms and practices are shifting, but others persist as part of deep-rooted, often patriarchal, value systems that continue to subordinate girls and women.

#### 5.1.1 Resources

While, in many ways, gender relations are becoming more equal in many northern countries, in many parts of the world, men and women, boys and girls, usually have unequal relationships with resources which means that women face severe restrictions in owning the means of production, earning a living in their own right, or escaping from care responsibilities. Women and

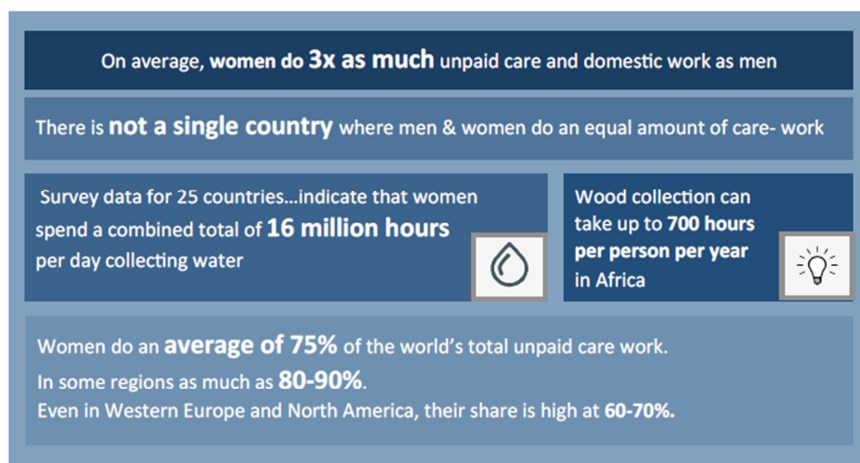
girls, compared to the men in their households, may well have unequal access to or control over the following:

- Physical capital – ownership and inheritance of land and other economic resources, access to financial inclusion, usufruct rights to natural resources; women may well own smaller and more disposable resources.
- Human capital – access to appropriate healthcare, including sanitation, and education.
- Social capital – relationships, trust, who they can call upon for help, access to credit, access to their own families, mobility.
- Political-institutional capital – different rights or interpretation of rights and different access to local and national institutions, including the political sphere.

## 5.1.2 Women and work

The fact that men and women are normally ascribed different responsibilities in the spheres of domestic labour, productive labour and care labour means that many women face what is called a 'triple work burden' (Moser). This triple work burden is not recognized, however, in households or in society. Women's contribution in the sphere of production is often still invisible, while women's care burden is under-estimated and domestic labour is not regarded as 'proper' work but as 'women's work'. Women are also differently positioned within the labour market by type of work and limited participation in management. There is some evidence that women's work burden may well be growing with the labour force becoming 'feminized' where more women are going out to work or taking on home-based production work while men are proving reluctant to take up a fairer share of domestic or care work.

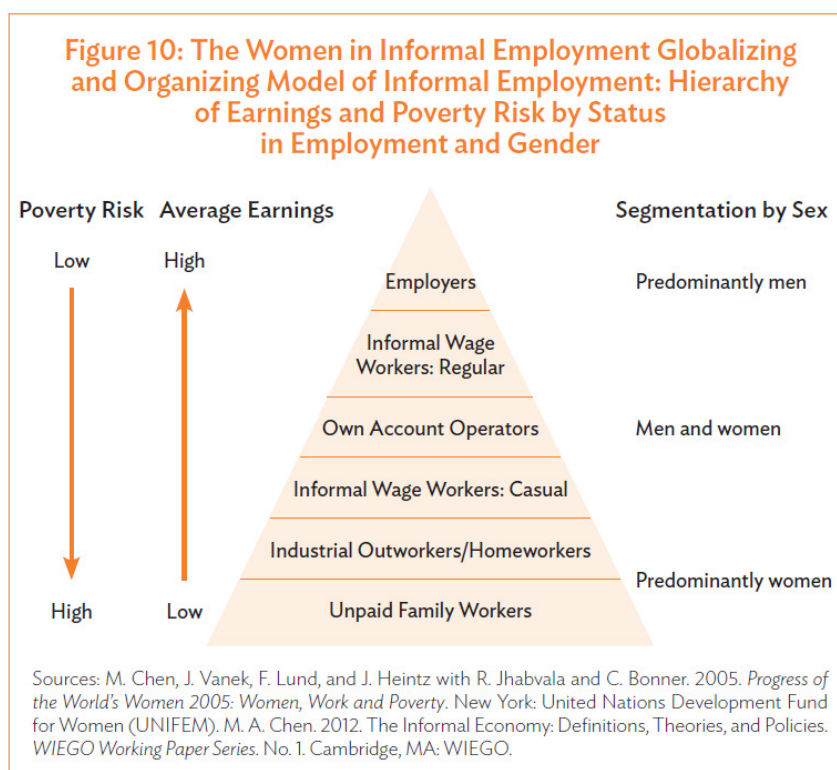
**Figure 5.1: The distribution of unpaid care work between men and women**



Source, AHA, 2016

The way that these inequalities in access to and control of resources play out in the workplace is shown in the model below, which illustrates how women are crowded into the informal, low paid and unwaged sectors of employment while men dominate better-paid, waged and formal sectors. This leaves women in greater need of social protection because they do not earn, earn less and earn less regularly through having to take time away from waged work for childbirth, childcare or other care responsibilities. Not earning or earning less also reduces women's ability to save for crises or old age and increases their dependency on family members. This means that women in particular are likely to benefit from social pension programmes, the improved provision of childcare, state provision of care for the elderly and from a more gender-just approach to the working world.

**Figure 5.2: Women in informal employment and risks**



However, if social protection systems are not consciously designed or tweaked to improve gender justice, or regulations are not monitored and enforced, there is a risk that existing biases are reinforced. For example, if a social protection regulation, such as maternity leave, puts a heavy financial cost on employers, this may discourage them from employing women, thus pushing more women into informalized or precarious employment. It is also possible that programming that focuses on women as mothers and caregivers confirms and strengthens the existing gender division of work in the household sphere.

A useful framework to help conceptualize how better to include women in social protection programming in a way that is empowering, participatory and works towards gender equality is the 4 R framework developed by Oxfam/Unilever. This framework applies beyond social protection to other policy areas, such as health policy, taxation, pensions and many others.

**Table 5.1: The 4 R framework: A multi-level framework to support action and measurement of care.**

1.	<b>RECOGNITION</b>	of unpaid care work means that the work done by (mainly) women is 'seen' and acknowledged. It also means that it is recognized as being 'work' and 'production'.
2.	<b>REDUCTION</b>	of unpaid care work means that the burden is reduced for individual women and for the society more generally. This can happen through the service being provided in a different way
3.	<b>REDISTRIBUTION</b>	of unpaid care work means that the overall amount of unpaid care work remains the same but is more fairly shared, e.g. among men, the government
4.	<b>REPRESENTATION</b>	of carers in decision making needs to be improved, so they can be involved in policies that shape their lives, and policies reflect the needs and interests of carers

*Source: Primer on unpaid care and domestic work. Unpublished Oxfam internal document. Not to be used for external publication or communication.*

### 5.1.3 The life cycle

Men and women also have different needs during the life cycle which are relevant to the design and delivery of social protection programmes: women experience menstruation, pregnancy, childbirth, breastfeeding, menopause, and may live longer. This means that women face health or nutrition costs at critical points in their lives without the necessary command of resources to pay for these services.

Women in reproductive age face particular challenges with regard to labour market participation. While being in charge of raising the children or taking care of the parents, they need to interrupt or reduce their professional careers or income generating activities. Worse, such lack of income forces them to keep working during the latest stages of pregnancy or right after child birth, exposing them and their infants to health risks. With no support, they see their income reduced at a time when adequate income is mostly needed. Globally, only 41 percent of mothers with new-borns receive a maternity benefit<sup>128</sup>. As a result, women aged 24-35 years old are 22 percent more likely to live in poverty than man of the same age<sup>129</sup>

In many countries, when marriages break down, women often have less to fall back on in terms of economic or family resources than men. In the most patriarchal countries, divorce may mean that women lose access to their children or be left to bring up children without adequate support; this means that women will often endure difficult relationships longer than they should to avoid the consequences of divorce. Gender based violence is primarily experienced by women and girls.

When it comes to paid work, formal or informal, this female lifetime of interrupted labour force participation and lower income rates means many women are unable to save for their old age. The percentage of men receiving a pension in northern Africa is 63.6% while just the 8% of women have access to a pension.<sup>130</sup> Where women live longer than men and there is no public provision, women have nothing but unreliable family support to turn to so as to avoid poverty, and are, once again, forced to be dependants.<sup>131</sup>

### 5.1.4 When disasters strike

Gender can have a significant influence over how individuals will experience a disaster, both in terms of who survives and who dies, and in terms of their entitlements or ability to access essential goods and services. Where Oxfam is aiming to better integrate social protection with humanitarian programming, we will need to take on board gender and age differences.

**Coping strategies** employed during stress or crises may also be different for men and women. Research in developing countries shows that women's assets (e.g. smaller animals or jewellery) are often the first to be disposed of when a household is under economic stress. Women and girls may be forced into irreversible and negative coping strategies, such as early marriage or sex work. Women are also likely to have to stay at home or leave jobs if there are new or heavy care responsibilities at home after a health crisis or similar.

## 5.2 CONSEQUENCES OF GENDER INJUSTICE

The combination of a lack of access to or control over resources, the triple burden of care, the demands of the biological life course and inequalities in law, custom and representation result in a gender poverty gap. Poverty rates are higher for girls, for women between the ages of 25 and 34 and for men over 65 living in poor households. The pattern varies across regions, but the poorest regions are South Asia and Sub-Saharan Africa. Greater poverty and vulnerability for women means a greater need for social protection that is tailored to their needs.

#### **A recent World Bank study into gender differences in poverty finds that<sup>132</sup>**

'Children account for 44 percent of the global extreme poor and poverty rates are highest among children, particularly among girls. There are 105 girls for every 100 boys living in extreme poor households, across all ages. As boys and girls get older, the gender gap in poverty widens further. 122 women between the ages of 25 and 34 live in poor households



for every 100 men of the same age group. This coincides with the peak productive and reproductive ages of men and women, and likely reflects that as young women become wives and mothers, they often stop working in order to care for their husbands and children. This is not uniform across regions, however: Europe and Central Asia, the region with the lowest extreme poverty rate, also has the smallest gender poverty gap, while Sub-Saharan Africa, home to most of the global extreme poor, has the largest gender poverty gap. Gender differences in poverty rates even out between the ages of 40 and 65 but emerge again in the elderly years in reverse. The share of men over the age of 65 living in poor households is higher than that of women – 7.3 compared to 6.7 percent respectively. While most of the observed differences in poverty between men and women can be chalked up to differences in age and life events, there are still a few that cannot be explained by having children, lacking education, working for pay, or other household characteristics. These unexplained gender differences, which we call the poverty penalty, disproportionately affect young women and girls up to age 30. This poverty penalty accounts for about 5 million more women living in extreme poverty across the world, particularly in South Asia and Sub-Saharan Africa. This tells us that we need to look beyond the traditional reasons that can explain the differences in poverty between women and men and explore more areas for meaningful action to help women, men, and entire families move out of poverty.’

Recent evidence suggests that women who receive social cash transfers (pensions, child grants, poverty-targeted transfers) prioritize household needs, particularly children’s nutrition, health and education, and invest in productive activities. It is also clear that women appreciate these transfers as making it easier to care for their families. Whilst recognizing that many women do regard their roles and responsibilities as mothers and wives as of primary importance and are keen to be supported in delivering these roles, it remains true that this approach takes an instrumental view of women, as ‘mothers in the service of the state.’<sup>133</sup>

Women are much less likely to benefit from other social protection interventions, such as cash-for-work or forms of insurance and are in the minority in the formal sector in many countries. Women are more likely to be targeted by ‘graduation’ programming, but the numbers in these programmes remain small, and the evidence of their effectiveness and affordability is still being developed. Women are likely to benefit equally from social pensions but may have greater care burdens so that the money does not go so far.

All this means that a social protection system designed with a gender lens will look different to one designed for ‘households’, ‘adults’ or ‘children’. Taking a gender lens to the design of social protection programming to include how gender is a risk factor may result in more transformative programming. However, the entrenched nature of gender inequalities means that it would be unrealistic to put too much weight on social protection. Many other laws, policies, institutions and cultural and family arrangements are implicated in the creation of the greater vulnerability of women and girls and hence their greater need for social protection.

For social protection interventions to work towards gender equality, they need to address the care economy. Oxfam, thus, wants to do social protection better for women and girls. Social protection addresses vulnerability and empowerment, not just poverty. Poverty is primarily addressed by government at the household level; we need to move beyond this conceptualization, firstly, to do no harm, and secondly, where it is possible, to reach women and girls with meaningful interventions that take account of their greater risk and vulnerability. It is also important to recognize where women want support in their productive or advocacy activities and where social protection interventions can deliver this objective.

Oxfam will make little progress without understanding the contexts in which it works: what drives social protection locally and how local concepts and frameworks are gendered (for example, few governments will consider a child grant, despite good evidence of the positive impact on household well-being and productivity, because they believe this will encourage fertility).



Overall, in planning social protection, we need to ask whether a gender lens is applied to the initial decision to introduce social protection choice mechanisms or to the social policy instrument selected or to the measurement of impact? If a gender lens is not applied to all or any of these critical steps, then it is unlikely that an intervention will empower women. At an institutional or political economy level, we need to use a gender lens in our political analysis to understand the roles of the key actors in the process of social protection programming and to understand where there are allies and where opponents.

### **Oxfam Policy Position on social protection and gender**

- Gender justice is one of the main principles of social protection, therefore social protection policies and instruments must follow a gender-sensitive design and ideally be gender transformative, challenging accepted roles of women and men.
- The lack of social protection interventions which cover women's specific needs throughout their life-cycle, reduces women's opportunities to social and economic empowerment. To ensure women benefit from social protection, gender impact assessments should be undertaken; economic and socio-cultural contexts should be sufficiently well understood, life-cycle approaches used, and women and girls' voices be heard.
- Women and girls' care work responsibilities and labour market gender disparities hamper women's access to certain social protection benefits (mainly those based on labour contribution) and result in fewer and lower pay-outs. Therefore, Oxfam prefers tax-based mechanisms to cover 'all' women, also those in non-paid work, or advocates for compensation mechanisms to acknowledge the gendered division of unpaid care work.
- Each social protection instrument has gender implications that should be understood and taken into account by duty bearers. Below are the main ones:
  - Cash transfer conditions are often not gender neutral and may reinforce gender stereotypes. Conditionality related to children often places all the 'co-responsibility' for compliance on the mother, rather than on both parents, adding responsibilities to women's already long working days.
  - Public work programs can exclude women in contexts where they have too much care work to enrol or where men tend to hoard such opportunities. However, PWP in the social sector could be designed to decrease the care burden on women.
  - Informal insurance mechanisms based on social relationships tend to replicate social power imbalances and thus provide severely limited space for the transformations of gender relationships.
  - Given the gender pay gap, fewer years in paid employment, usually higher unemployment as well as higher part-time and informal employment rates, women are benefitting less from contributory mechanisms as compared to men. Non-contributory mechanisms are therefore usually better at generating gender equality in social protection.
- Women must be included in management bodies, institutional boards, local committees or in consultation processes to strengthen their voice in social protection systems.
- Data collection within national systems or large-scale development-agency-managed social protection programs should be disaggregated; sex, as well as other sensible gender variables, should be always considered.
- In humanitarian contexts, we acknowledge evidence gaps that exist around the impact of different types of cash-based assistance on gender dynamics and call for more research.

## Further Reading

ITUC (2017) *Policy Brief Gender Gaps in Social Protection* [https://www.ituc-csi.org/IMG/pdf/policy\\_brief\\_gender\\_gaps\\_social\\_protection\\_0908.pdf](https://www.ituc-csi.org/IMG/pdf/policy_brief_gender_gaps_social_protection_0908.pdf)

Holmes, Rebecca and Jones, Nicola (2013), *Gender and Social Protection in the Developing World: Beyond Mothers and Safety Nets* Zed Books, UK

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CALP March 2018 *Gender and Cash Based Assistance in Humanitarian Contexts: An Agenda for Collective Action*

Kandiyoti, D. (1988) *Bargaining with Patriarchy*, Gender and Society, Vol. 2, No. 3, Special Issue to Honor Jessie Bernard. (Sep., 1988), pp. 274–290.

Yoong, J., Rabinovich, L. and Diepeveen, S. (2012) *The impact of economic resource transfers to women versus men: a systematic review*. Technical report. London: EPPI-Centre, Social Science Research Unit, Institute of Education, University of London.

Bastagli, Francesca et al. (2017) *The impact of cash transfers on women and girls*, ODI, Briefing <https://www.odi.org/sites/odi.org.uk/files/resource-documents/11374.pdf>

Bastagli, Francesca et al. (2016) *Cash transfers: what does the evidence say? A rigorous review of impacts and the role of design and implementation features* Overseas Development Institute Research reports and studies

ODI (2016), Working Paper 435, *Informality, women and social protection: identifying barriers to provide effective coverage*

ILO (2018), *Care work and Care Jobs for the Future of Decent Work*

ODI (2010), *Rethinking Social Protection Using a Gender Lens*

ODI (2010), *How to Design and Implement Gender Sensitive Social Protection Programmes*

## 6. SOCIAL PROTECTION IN HUMANITARIAN INTERVENTIONS

Oxfam's humanitarian work has long realised that social protection is an important way to reduce people's exposure to shocks and is a more financially sustainable approach to manage or prevent (some) crises<sup>3</sup>. How we do this is described in our humanitarian social protection strategy. For us to stay relevant in the humanitarian sector, we cannot ignore social protection and the role that it might play in improved response to communities affected by large shocks.

This section explains our policy related to social protection and humanitarian response. It explains why we engage and what our policy positions are. However, a single Oxfam policy cannot be definitive about what will and will not work in a particular context: there is no blueprint for applying social protection. We take a pragmatic approach - country teams are autonomous to find the best way to apply social protection in their context, within the parameters of Oxfam policy and approaches as laid out in this policy compendium. They can seek technical advice as to how to do so but to fulfil their humanitarian principles, they may have to work with systems and approaches that contradict our 'ideal' for social protection. This is explained further below.

For details on our programming, see both our strategy and other documents detailing how we work with social protection in humanitarian contexts.

### Where to find more about Oxfam's work on social protection in humanitarian programming

- General information and updates: Join our workplace page <https://oxfam.facebook.com/groups/650162048476897/>
- Work on social protection, have questions or want to hear about others' experience? Join our skype group for cash in Oxfam: <https://join.skype.com/d7DTwmwnvrLT>
- Information on Oxfam social protection programmes and projects: see our Compass page. <https://compass.oxfam.org/communities/resilience-knowledge-hub/groups/social-protection>
- Policy and practice on social protection in humanitarian programming: see our strategy (on compass)
- Further information: contact Larissa Pelham (GHT, adviser) [larissa.pelham@oxfam.org](mailto:larissa.pelham@oxfam.org)

### 6.1 WHY IS SOCIAL PROTECTION USEFUL TO HUMANITARIAN PROGRAMMING?

Social protection is probably one of the fastest growing discussions currently in the humanitarian sector. This is because it looks like it can respond to some of the challenges the humanitarian system faces:

- i. The changing face of humanitarian crises: The prevalence and increase of recurrent and protracted crises cannot be supported by emergency interventions in the long term: displacement crises are likely to be here for the long term; climate change is worsening the frequency and impact of disasters; globalisation makes developing countries vulnerable to fi-

<sup>3</sup> This is difficult to measure because there is no counterfactual

nancial, economic and health shocks. To overcome this, more practical and timely solutions are required.

- ii. The cost of funding disaster response: The burgeoning cost of humanitarian crises in part because of their frequency and length, requires more practical, efficient, timely and sustainable interventions.
- iii. The continuum between poverty and disaster affected communities (or between development and humanitarian response): Given that it is the poorest (and those that require social protection) that are most vulnerable to crises, it is now recognised that social protection can be a tool for disaster risk management and preparedness interventions that are the purview of the humanitarian community. Further, "there is now a general recognition that emergencies or crises are situations which are caused by events (shocks or cumulative stresses) combined with pre-existing vulnerabilities."<sup>134</sup>
- iv. The need for greater accountability to those in crisis: it is the humanitarian responsibility to ensure that we do not just save lives but both prevent people falling into crisis when a shock occurs and provide strategies so that they do not fall back in subsequent shocks. Social protection can answer this.

## 6.2. APPLYING OXFAM'S SOCIAL PROTECTION POLICY IN A HUMANITARIAN CONTEXT

Using a social protection system to deliver assistance to prevent or respond to shocks and crises, is not new. Indeed, it is intrinsic to an understanding of social protection: to protect people's assets and prevent them from falling below a particular level of poverty or livelihood. This is part of the very definition of social protection. However, in practice, one social protection school of thought has understood shocks as events that operate at the individual or household level, such as sickness, death of a household member, etc. This, and the long-term right to social protection is why traditionally, social protection has been misplaced in the development sector only. Whereas of course shocks can affect entire communities – floods, droughts, conflict, financial shocks – i.e. the realm of the humanitarian sector. This distinction between individual/household and widespread/community-wide shocks is one of the reasons that many practitioners and advocacy staff have not seen social protection as relevant to humanitarian response, particularly in the NGO community.

However, there are successful examples of social protection programmes which have been designed to provide a first line of critical support, therefore in theory replacing the need for humanitarian aid, in response to certain types of crisis and disasters. In recent years, humanitarians have labelled social protection interventions that respond to humanitarian crises, 'shock responsive'. But for social protection practitioners, this is inherent to social protection. As we defined at the start of this policy document, for Oxfam, social protection must respond to three types of shocks: (i) predictable shocks that occur along the life cycle, when individuals are unable to earn income (ii) unexpected individual/household level shocks, such as death, illness, and disability (iii) certain types of widespread natural or other shocks that affect entire communities (humanitarian crises). This chapter concerns our social protection policy related to this third area.

### **Types of community-wide shocks where social protection might be applicable**

Even if adequate formal national systems of social protection are available, it is not likely viable for all types of humanitarian shocks – i.e. where life-saving support is required. There are four contexts which are frequently supported by humanitarian response, where social protection may be applicable (if established and able to function), instead:

- Cyclical shocks – annual, predictable shocks such as to cover the lean season
- Economic shocks
- Protracted crises and fragile contexts
- Situations with refugees and long term displaced.

But, it is relevant to ask the question in all humanitarian preparedness and response: where might our programmes interact with social protection programming?

## **Where Oxfam's approach to humanitarian response may contradict our approach to social protection**

- 1. Primacy of humanitarian principles:** The main policy difference between Oxfam social protection in the humanitarian space versus our development and advocacy work, is the adherence to humanitarian principles. This means that the need to save lives (i.e. reducing vulnerability, poverty and suffering) supersedes the principle of reducing inequality which is one goal of Oxfam's wider social protection policy. Consequently, the social protection principles that we aspire to earlier in this document, may not always apply in a programming context and may take a 'back seat' to the need to save lives. This does not contradict Oxfam's overall principles to which we aspire, but pragmatically means that for our social protection work in humanitarian contexts we look for entry points, or where we can improve or build upon an existing system.
- 2. Targeting:** elsewhere in this policy we have stated our principle that social protection should be universal - provided to everyone as a right (see chapter 2.1.1) and not targeted. We are particularly concerned about the effectiveness of means tested poverty targeting. However, in a humanitarian context, we may apply poverty targeting criteria for example because funding limits prevent us distributing assistance to everyone. In addition, whilst Oxfam is more critical of targeting types, such as proxy means testing, because of their shortcomings (see chapter 3.1.2), we may also work with such approaches, when it provides us an entry point into improving an existing social protection system. For example, in Iraq, we are currently working with the World Bank to improve their proxy means test so that it incorporates indicators of vulnerability. But whilst working with poverty targeting systems where necessary, we will at the same time advocate for different approaches, including category-based targeting (e.g. all mothers, or all people living in a certain area). We must be transparent as to why we are applying a certain targeting approach and identify the risks of doing so (in line with our safeguarding and protection approach).
- 3. Conditionality:** In principle, Oxfam is against only providing assistance contingent upon the recipient doing certain activities. As with targeting above, this is because if social protection is a right, people are entitled to receive it without meeting certain conditions.<sup>4</sup> Yet in humanitarian programming, it may mean for example, working with pre-existing government conditional transfer programmes, whilst at the same time lobbying for changes to the approach. Note that public works programmes are a separate category and are not considered conditional transfer programmes..
- 4. Informal social protection:** Oxfam aspires to have national or global social protection systems that citizens (and stateless) have the right to demand. However, we know that people's first recourse to assistance in any kind of emergency comes from the community, indeed, the largest form of overseas aid is remittances, an informal social protection mechanism. For small scale shocks, that affects individuals and households, households will turn to existing informal support within the community, for example, burial societies (a group savings scheme which can be drawn upon to ensure any community member can have a decent burial), rotating savings and loans groups and zakat. These informal systems are regulated by social bonds within the community, not formal state systems and laws. The pros and cons of such systems have been discussed in chapter 1.2.3. above. In a widespread shock everyone may be so badly affected that these community based social systems fail. But they may also be useful entry points for Oxfam, to rapidly deliver assistance and restore social capital post-shock, utilising the pre-existing systems of so-

<sup>4</sup> Note that conditionality is different to selection criteria - which are the parameters which make a person eligible to receive assistance (such as affected by a crisis, a child, elderly, etc.)

cial solidarity. Even if we cannot directly use such systems, we must at least be aware of these systems, and take them into consideration when evaluating vulnerability and when determining what assistance is required and how, because they form the social fabric upon which the community stands. Ignoring such systems can and has led to conflict and can expose Oxfam staff and partners to threats and violence, because we are not properly considering how our interventions may be upsetting social mores.

### **Why Oxfam believes that social protection is critical to humanitarian programming:**

- i. Social protection is a right, and human rights must be upheld even in contexts of humanitarian disaster.
- ii. **Social protection can provide a defence against disaster:** It fulfils critical parts of the humanitarian mandate. If a social protection mechanism –predictable, sustainable and with large coverage- is in place when people face a shock, then affected households and individuals:
  - Will be more resilient when they face a shock with pre-existing support to cushion the impact (preparedness, early action, disaster risk management) – prevention
  - Have timely support as soon as the shock occurs so that they don't lose more assets/become more vulnerable (response) - protection
  - Will be able to recover more quickly from a shock because support will be in place early on and for as long as they need it, with a transition to ongoing types of support they may need. (recovery) - promotion & transformation
- iii. **Social protection bridges humanitarian and development programming:** social protection is one of few groups of interventions which can transition between emergency and development contexts. By definition, social protection is to support during shocks and to overcome poverty in 'normal' times. Therefore, it is a useful and important mechanism for our humanitarian work, particularly as an exit strategy. Put another way, social protection covers both the shocks that households experience over the life-cycle (ie in a development context), and the shocks that become disasters for entire communities (i.e. a humanitarian context), as well as underlying poverty. Finally, many of the social protection instruments (e.g. food and cash transfers, public works), are already used in the humanitarian sphere, so the transition to using social protection in a humanitarian context could be quite straightforward.
- iv. **And social protection may help stabilise the state (contributing to the peace aspect of the 'nexus'),** because it establishes a relationship between state – who have a duty to provide it - and citizens, who have the right to demand.
- v. **Oxfam's social protection and humanitarian interventions have shared goals:** they are both concerned with vulnerability (and therefore both poverty and saving lives now and in the future) and gender injustice. Social protection also emphasises inequality, whereas humanitarian response prioritises saving lives, but otherwise their objectives are similar.
- vi. **Social protection can be a pragmatic way to deliver response in widespread shocks:** As social protection is typically spread across a wide sector of society, during large scale shocks, it might be possible to engage the existing social protection systems if they are already spread across a significant proportion of the affected area, through which we could provide assistance. If we could use or align registration processes, delivery mechanisms, social transfer values, monitoring systems, etc. then we might be able to provide more timely, appropriate, efficient response in crises.
- vii. **Reinforcing the existing first lines of defence – informal social protection:** Communities' first line of defence in a shock are the informal safety nets that operate between households. Such support is there before any formal humanitarian assistance. Where these are positive and do not reinforce negative or unequal or exclusionary social mores, this needs to be reinforced and upheld as a useful tool for humanitarian to use.

- viii. **Humanitarian response can be an impetus to expand or lay the foundation for social protection systems**, where they do not already exist. Humanitarian interventions implemented in the short to medium term can be very similar to longer term social protection interventions – we frequently run emergency interventions which provide temporary transfers year on year for cyclical shocks, and these responses can resemble nascent formal safety nets and a basic social protection system. Therefore, humanitarian response can lay the foundations for social protection systems, where they do not already exist.
- ix. In both humanitarian response and social protection, cash is often the preferred transfer of choice, therefore it is important and useful to share standards, approaches, learning and delivery systems in both spheres. There is a long history of how to deliver cash for social protection, how to run and establish public works schemes, targeting and feedback mechanisms, which we in the humanitarian sector could learn from.

## 6.2.1 Oxfam’s contribution to social protection in the humanitarian space.

- A. Oxfam has a substantial contribution to make in this area,
  - (a) particularly, in fragile and conflict affected and displacement contexts, where Oxfam intends to focus and where much learning and research is needed.
  - (b) It is particularly relevant to Oxfam’s dual mandate across development and humanitarian contexts, where we already have experience and resources invested (social protection capacity in the global humanitarian team), unlike many other INGOs. Engaging with our development work, enable us to link social protection to improved livelihoods
  - (c) Our work across both programming and policy is important as we can engage in both these aspects of social protection. We help to improve these systems where they exist and also we advocate for when systems should improve or expand.
  - (d) It is also an area where we can hold donors to account on their commitments under the Grand Bargain.
- B. Social protection aligns well with Oxfam’s new humanitarian approach:
  - (a) Its inclusiveness and focus on inequality correspond with our commitment to better understand gender, power and exclusion in the humanitarian space (our feminist approach).
  - (b) The need to understand local social dynamics, resource sharing, informal systems and networks, in order to see how resources are shared and to whom, is inextricable from our new **community engagement approach**
  - (c) The focus of social protection on local systems – both formal, but particularly informal, which will require us to engage with local leaders and official and better understand state structures, aligns well with our push for **local humanitarian leadership**.
  - (d) The pillar of social protection that is concerned with protecting the most vulnerable, ensuring services are available to them, ensuring standards in our programming that protect participants from harm, ties in with our approach on **safe programming**
- C. By engaging in this area, we are in tune with where growing demand and investment in the humanitarian sector is likely to increase over the next few years.

### Examples of integrated social protection and humanitarian schemes:

- Kenya’s Hunger Safety Net Programme: <http://www.hsnp.or.ke/>
- Ethiopia’s Productive Safety Net Programme: <http://projects.worldbank.org/P146883?lang=en>
- The Philippines’ ‘4Ps’ Pantawid Pamilyang Pilipino Programme: <https://pantawid.dswd.gov.ph/>
- Mexico’s Social Protection System for Disaster Preparedness and Response:



## How social protection and humanitarian programming can be integrated together

Integrating social protection into humanitarian work need not be daunting. In practice it will mean that we

- a. use the same types of transfers that we have done for decades (cash/kind) and
- b. require us to consider what already exists that we can use and build upon to deliver assistance and
- c. mean that upon our exit, communities in need can continue to get support, if they are integrated into existing systems, or transition into livelihoods programmes.

Oxfam can simplify the links between social protection and humanitarian response and allay concerns that it is a new, overly technical or unmanageable ‘task’ to add onto an overloaded humanitarian checklist. Our approach which policy staff should advocate for is that it is doable, it makes sense, and it doesn’t take too much effort.

Building on examples of what is possible, integrating social protection into humanitarian response requires us to focus on pre-crisis situations and early warning, early action and preparedness. It demands that we understand formal and informal social protection systems and build these into humanitarian response plans, as well as develop stronger coordination and standardization of cash-based programming among development and national actors.

In practice, what this will look like in our programming is outlined in the box below.

Project phase	Social protection activity
Assessment	<ul style="list-style-type: none"> <li>▪ look for existing social protection systems, formal and informal that households utilise or should be able to access</li> <li>▪ understand who does and does not have access to systems (as an indicator of relative vulnerability and need) and whether these systems still operate in the post-disaster context.</li> <li>▪ Who do we need to consult in the government structure to find out more</li> </ul>
Project design	<ul style="list-style-type: none"> <li>▪ Consider whether there are existing social protection interventions that Oxfam humanitarian programming could either use, scale up, or mirror during implementation – for example existing registration, delivery or monitoring systems.</li> <li>▪ Include members of existing social protection systems in project design of humanitarian response, to make the linkages.</li> <li>▪ If no existing systems, consider whether humanitarian programming could lay the foundations for more permanent schemes (and advocate for accordingly).</li> <li>▪ Are there existing standards and norms that we can use in implementation (for example conditions for public works), or can we leave some improved practices as a legacy for the social protection system.</li> <li>▪ In preparedness and early action and in our development work: where can we anticipate shocks and are there systems that we could consider scaling up in the event of a shock.</li> <li>▪ As part of the exit strategy, consider whether there are social protection interventions that Oxfam could ‘hand’ the communities with whom we work, ‘over’ to, i.e. as humanitarian programming exits, can affected households be included into existing social protection schemes so that they have some ongoing support to alleviate long term poverty and realise their rights – this will likely need lobbying for.</li> </ul>

Monitoring & evaluation	<ul style="list-style-type: none"> <li>▪ Can we align our monitoring and evaluation systems to or improve what is already in place?</li> <li>▪ Is it relevant to use or align our standards, targets and goals to existing social protection systems?</li> <li>▪ What research, evidence-gathering and documentation would be useful to a legacy for a social protection system that incorporate the affected communities we are working with.</li> </ul>
Advocacy	<p>RIC teams:</p> <ul style="list-style-type: none"> <li>▪ Advocate for the inclusion of government in ngo cash working group</li> <li>▪ Advocate to link recipient communities with national safety nets for longer term support</li> <li>▪ Empower recipient communities to demand their rights to social protection</li> <li>▪ Work with RIC to establish what to lobby for at national level.</li> </ul>
Exit	<ul style="list-style-type: none"> <li>▪ Specifically include as part of the design process</li> <li>▪ Explore how recipient communities can access ongoing social protection system (where it exists) to reduce their poverty and subsequent vulnerability to future shocks.</li> <li>▪ Ensure that communities know and can demand their rights to ongoing social protection</li> <li>▪ Document, and ensure that our interventions lay the foundations for long term social protection, where it does not already exist.</li> </ul>

## 6.2.2 Oxfam’s strategy to integrate social protection in humanitarian programming

Oxfam has several objectives in bringing social protection into our humanitarian work:

- (i) Ensure – advocate for – that where social protection systems are covering humanitarian caseloads there is **proper accountability mechanisms and inclusion of those in most need - this means ensuring proper targeting and complaints/appeals systems**
- (ii) **Institutionalise consideration for social protection along the humanitarian project cycle-** in preparedness, assessments, design and exit – and that this becomes standardised in planning and response.
- (iii) **Ensure that social protection in the humanitarian space is not reduced to cash transfers alone**, which would limit the advantages of including social protection in our humanitarian work. Instead all aspects of social protection should be explored, for example where we could link protection of women and girls link to existing care services.
- (iv) **Pilot and learn** how to engage social protection effectively in humanitarian response so that we can inform the humanitarian sector.

There are pathways to Oxfam’s social protection work in the humanitarian team:

1. **Internally, Oxfam and partners will develop the capacity to utilise social protection programming in humanitarian interventions** (across early action/preparedness, response and recovery). This includes where social protection systems interact with different aspects of the project cycle, and how social protection systems or approaches can engage with different existing functions of Oxfam’s humanitarian approaches, such as markets analysis, early action, gender, protection, WASH and cash transfer programming. In recognition of the changing landscape for humanitarian response with the

uptake of cash transfer programs (CTPs) at scale, this objective will ensure Oxfam and partners routinely integrate social protection thinking into humanitarian CTPs. We will try and include where social protection systems interact with different aspects of the project cycle, and how social protection systems or approaches can engage with different existing functions of Oxfam's humanitarian approaches, such as markets analysis, early action, gender, protection, WASH and cash transfer programming.

2. Thought leadership: Oxfam will be seen as a leading NGO in the area of social protection in humanitarian programming, particularly in fragile & conflict affected states/contexts (FCAS/C). We will provide thought leadership and programme footprint, learning and publicising how social protection can best be used. It will also engage our development and policy and advocacy teams. Through this strand of work, Oxfam will fill a gap in the humanitarian sector to improve programming in conflict/protracted crises and to learn whether social protection can provide some solutions.

### 6.2.3. Differentiating between social protection and humanitarian response

Social protection is there for all, to support when income/welfare expectedly drops along the life cycle, or in the event of a shock. It covers the chronically poor, (e.g. smallholder farmers, pastoralists, the economically vulnerable (i.e. those facing shocks/acute needs – the elderly, IDPs, temporarily unemployed) and the socially vulnerable (e.g. victims of abuse, orphans, the elderly, those with disabilities, the excluded and marginalised). Humanitarian work – saving lives - is not social protection, although in essence, both aim to ensure that an individual affected by a shock can maintain a certain level of survival.

However, in *practice*, this divide is rather artificial. From the supply side, the distinction between the two can seem unclear: they often focus on similar population groups, they use similar modes for implementation (e.g. cash transfers, workfare, etc.) and because in absence of anything else, humanitarian work can become longer term, beyond 'saving' lives. The hallmarks of formal social protection transfers used to be that they were predictable, reliable and appropriate – standards that confusingly, could well be applied to humanitarian transfers, too. Perhaps for governments, the distinction is easier, with humanitarian assistance being about emergency response, under disaster preparedness ministries and social protection – or social assistance - falling under a ministry of social welfare, whereas for the international community, the lines are less clear. So on the supply side, there are five key distinctions between humanitarian aid and social protection programming: **objective of assistance, predictability of assistance, scale of assistance, duration of assistance and funding/implementing agent**. These distinctions are highlighted in the table below.

But, if we focus on the demand side – on the needs of affected people, or the types of shock that requires intervention, we can more easily delineate which type of formal assistance *should* be in place, giving us a better starting point for both our programming and advocacy. The challenge obviously remains that in many contexts, from collapsed or fragile states to contexts of mass displacement and long-term refugee camps, is it even possible for social protection to function, or will we need to continue to rely on humanitarian aid which necessarily takes on more of a developmental role in such settings? We believe the answer should be yes, and a focus of Oxfam's new humanitarian social protection strategy is to make space for Oxfam to work out how.

<b>Intervention:</b>	<b>Humanitarian</b>	<b>Social protection</b>	<b>Areas of commonality</b>
<b>Objective</b>	Save lives & livelihoods, recover livelihoods, protect rights, lives/livelihoods	Protect lives & livelihoods and prevent destitution in the event of shocks, Decrease poverty & vulnerability to shocks	Risk mitigation - protection of the person and prevention of destitution or use of negative coping strategies, preparedness
<b>Transfer type</b>	Cash, food, hygiene items, seeds & tools, climate-related insurance & policy	Social assistance transfers (typically food/cash), social insurance, social services, policy change	Substantial overlap in use of cash which has, partly, driven the interest in strengthening social protection programming in humanitarian work
<b>Intervention type</b>	Unconditional/ conditional transfers, , workfare programmes, contributory (eg user fees)	Unconditional (and conditional transfers), workfare, contributory and non-contributory	High level of overlap in the type of intervention used, which explains much of the confusion as to where the boundary lies between the two.
<b>Recipients</b>	Poorest, most vulnerable and most affected	Poor, vulnerable, marginalised, universal, across the life cycle, particular vulnerable categories e.g. elderly, disabled, unemployed.	Strong overlap because poorest and most vulnerable are often worst affected by structural poverty, lifecycle stresses and by covariate crises
<b>Transfer duration &amp; frequency</b>	Short term in theory. One-off to multiple to cyclical	Long term for social assistance; Shorter term but reliable for safety nets.  Informal may be short term/one off, as needed	The distinction is blurring in the case of recurrent and protracted crises and encouraging new ways of integrating the mechanisms for greater effectiveness and efficiency
<b>Predictability</b>	Not predictable in theory, but in practice some interventions are annual	Predictable in theory, but in practice, transfers can be delayed. Reliability is a key factor in social protection provision as it allows for income smoothing, a reduction in negative coping strategies, planning and productive risk taking.	Room to increase predictability through engaging with early warning, early action and preparedness in a range of systems including the social protection system.
<b>Implementing agency</b>	Ministries of disaster preparedness, international humanitarian aid architecture	Formal: through established state schemes under Ministries of social welfare ; development actor- Informal: community-based, remittances	Considerable overlap but often institutionally differentiated nationally and internationally. Understanding how these institutions do or do not work together will be key.
<b>Funding source</b>	Emergency assistance budget	Country budget or development assistance budget	Perhaps the clearest area where there is distinction between the two areas.
<b>Funding agents</b>	International aid architecture, government budgets	Government budget/tax revenue, international development assistance, donors, private sector, citizen contributions, community	Social protection is increasingly funded by governments though there are strong regional patterns. Often donor funding and successful programming brings in government funding after several years.

## Oxfam Policy Position on social protection in humanitarian programming

### Why Oxfam believes that social protection is critical to humanitarian programming:

- i. Social protection is a right, and human rights must be upheld even in contexts of humanitarian disaster.
- ii. **Social protection can provide a defence against disaster:** It fulfils critical parts of the humanitarian mandate. If a social protection mechanism –predictable, sustainable and with large coverage- is in place when people face a shock, then affected households and individuals:
  - Will be more resilient when they face a shock with pre-existing support to cushion the impact (preparedness, early action, disaster risk management) – prevention
  - Have timely support as soon as the shock occurs so that they don't lose more assets/become more vulnerable (response) - protection
  - Will be able to recover more quickly from a shock because support will be in place early on and for as long as they need it, with a transition to ongoing types of support they may need. (recovery) - promotion & transformation
- iii. **Social protection bridges humanitarian and development programming:** social protection is one of few groups of interventions which can transition between emergency and development contexts. By definition, social protection is to support during shocks and to overcome poverty in 'normal' times. Therefore, it is a useful and important mechanism for our humanitarian work, particularly as an exit strategy. Put another way, social protection covers both the shocks that households experience over the life-cycle (ie in a development context), and the shocks that become disasters for entire communities (i.e. a humanitarian context), as well as underlying poverty. Finally, many of the social protection instruments (e.g. food and cash transfers, public works), are already used in the humanitarian sphere, so the transition to using social protection in a humanitarian context could be quite straightforward.
- iv. **Oxfam's social protection and humanitarian interventions have shared goals:** they are both concerned with vulnerability (and therefore both poverty and saving lives now and in the future) and gender injustice. Social protection also emphasises inequality, whereas humanitarian response prioritises saving lives, but otherwise their objectives are similar.
- v. **Social protection can be a pragmatic way to deliver response in widespread shocks:** As social protection is typically spread across a wide sector of society, during large scale shocks, it might be possible to utilise the existing social protection systems if they are already spread across a significant proportion of the affected area, through which we could provide assistance. If we could use or align registration processes, delivery mechanisms, social transfer values, monitoring systems, etc. then we might be able to provide more timely, appropriate, efficient response in crises.
- vi. **Reinforcing the existing first lines of defence – informal social protection:** Communities' first line of defence in a shock are the informal safety nets that operate between households. Such support is there before any formal humanitarian assistance. Where these are positive and do not reinforce negative or unequal or exclusionary social mores, this needs to be reinforced and upheld as a useful tool for humanitarian to use.
- vii. **Humanitarian response can be an impetus to expand or lay the foundation for social protection systems,** where they do not already exist. Humanitarian interventions implemented in the short to medium term can be very similar to longer term social protection interventions – we frequently run emergency interventions which provide temporary transfers year on year for cyclical shocks, and these responses can resemble nascent formal safety nets and a basic social protection system. Therefore, humanitarian response can lay the foundations for social protection systems, where they do not already exist.
- viii. In both humanitarian response and social protection, **cash is often the preferred transfer of choice**, therefore it is important and useful to share standards, approaches, learning and delivery systems in both spheres. There is a long history of how to deliver cash for social protection, how to run and establish public works schemes, targeting and feedback mechanisms, which we in the humanitarian sector could learn from.

## **Oxfam Policy Positions on social protection in humanitarian programming continued**

- Social protection responds to two types of shocks: individual/household level shocks, including those that occur along the life-cycle (also called idiosyncratic shocks - and is what typical welfare programmes, social assistance and labour laws address) and certain types of wide-spread shocks that affect communities (covariate shocks) – which is what humanitarian action responds to.
- Crises are preventable, shocks are not. With the correct mechanisms in place, disaster can be averted when a shock strikes. Social protection is one set of programmes that can help avert disaster, by providing support pre-disaster so that households can better withstand the shock or providing support post-disaster (most likely for cyclical or protracted shocks). It may not be able to respond to all types of shock, such as sudden onset – where humanitarian, life-saving response will remain essential.
- For Oxfam, a comprehensive social protection floor (the basic set of programs that provide social assistance to citizens) must have both these types of shocks embedded in it. I.e., a comprehensive system includes social protection interventions which respond to disasters as well as shocks that affect households or individuals only.
- In line with humanitarian principles, when using social protection in humanitarian programming, prevention and protection (reducing vulnerability or saving lives) can take precedence over transformation and the goal of inequality.
- While Oxfam adheres to principles in social protection policy, when applied in programming, we take a pragmatic approach. Country offices must decide the best way to apply social protection in their context, within the parameters of this signed off policy compendium. This might mean we are working in the short term with ways that go against our agreed ideal principles and policy, because that is the political reality of the social protection systems we are working with. But to mitigate this, we will always also make space to advocate for different ways of doing social protection that are in line with our principles and policy, including the failings of means-based poverty targeting.
- Oxfam humanitarian programming (early action, response, resilience and exit) must consider existing social protection systems, and where they can engage with or improve them – to align and harmonise with them - as a way of providing more efficient, effective and timely assistance. Social protection must be considered throughout the project cycle and we work with what is there, before establishing parallel structures.
- It is critical that we understand the informal systems of social protection, so that we can build on the positive aspects and mitigate the harmful ones. This may provide entry points for our programming and contribute to retaining and restoring social solidarity post-disaster.
- We will ensure relevant government departments are at the table in cash working groups and other humanitarian fora, to inform about existing social protection and identify opportunities for humanitarian programming to align, link and utilise existing systems.
- We will lobby and invest for better preparedness and more flexible systems through prepositioned funding and agreed triggers for disbursement for early action, ideally to feed into social protection systems
- Following the crisis or where the crisis is protracted, Oxfam will advocate to see vulnerable populations protected by adequate and reliable social protection systems.
- We will develop approaches for where there is no functioning government to better coordinate and streamline humanitarian action to create building blocks for future social protection systems.
- Displaced and refugee populations must have access to social protection – whether funded through the host state or with international support.
- Policy teams must emphasise that using social protection in humanitarian response is feasible, practical, efficient and isn't a new set of demands on humanitarian practitioners.
- Oxfam advocates for a pooled fund as a means to fund humanitarian response in a more sustainable way. This a global fund, financed by donors (and possibly members) which will pay out immediately to countries where shocks surpass pre-agreed triggers. This would allow for a timely disbursement of funds where needed.

## Further Reading

CALP (2016) *Practitioners Guide: Working with Cash Based Programming in Humanitarian Contexts*. <http://www.cashlearning.org/capacity-building-and-learning/ctp-and-social-protection-part-1-linking-humanitarian-ctp-and-social-protection-an-introduction>

FAO Position Paper (2017) *Social protection and resilience: Supporting livelihoods in protracted crises and in fragile and humanitarian contexts*

Levine, S and Sharp, K. (2016), *Evidence on Demand Topic Guide: Anticipating and responding to shocks: livelihoods and humanitarian responses*. Overseas Development Institute, with the assistance of UK DFID contracted through the Climate, Environment, Infrastructure and Livelihoods Professional Evidence and Applied Knowledge Services (CEIL PEAKS) programme

Oxfam (2018) *Global Humanitarian Team's Social Protection Vision and Strategy* (draft),

Oxford Policy Management (2018) *Shock-Responsive Social Protection Systems Research Synthesis Report*

UNHCR (2018) *Mapping of Social Safety Nets for Refugees Opportunities and Challenge*. <http://www.unhcr.org/5ad5b4084.pdf>

World Bank (2014) *Adaptive Social Protection*. <http://www.worldbank.org/en/programs/sahel-adaptive-social-protection-program-trust-fund>



## ENDNOTES

- <sup>1</sup> International Labour Organisation (2017) *World Social Protection Report 2017-2019*. [https://www.ilo.org/global/publications/books/WCMS\\_604882/lang-en/index.htm](https://www.ilo.org/global/publications/books/WCMS_604882/lang-en/index.htm)
- <sup>2</sup> We're listing here a number of involvements of Oxfam in the field of social protection, without having always had the opportunity to check whether all those engagements would look the same, if would we have already agreed on the principles and positions outlined in this document. Previous to this document there was less clear guidance on such principles, and understandably they could not be taken into account. For example, Oxfam has received criticism from peers, that in the design of Kenya Hunger Safety Net Programme Oxfam could and should have lobbied more for universal principles. This document aims to contribute to more coherence in our advice on social protection in the future.
- <sup>3</sup> See Endnote 2 above.
- <sup>4</sup> AIM Mutual (2019) Documents on the Lomé conference. <https://www.aim-mutual.org/mediaroom/aim-lome-conference-great-success/>
- <sup>5</sup> For OECD countries see the classic study by Esping-Andersen, Gøsta (1990) *The Three Worlds of Welfare Capitalism*. Princeton: Princeton University Press. On the global South Seeings, Jeremy (2012) Pathways to redistribution: The Emerging Politics of Social Assistance Across the Global 'South'. *Journal für Entwicklungspolitik*, XXVII(1-2012), 14–34.
- <sup>6</sup> Sandbrook, R., Edelman, M., Heller, P. and Teichman, J. (2007). *Social Democracy in the Periphery. Origins, Challenges, Prospects*. Cambridge: Cambridge University Press.
- <sup>7</sup> European Union (2019) *EU Cash Compendium 2019. Doing More Cash, Better*. [https://ec.europa.eu/echo/sites/echo-site/files/eu\\_cash\\_compendium\\_2019.pdf](https://ec.europa.eu/echo/sites/echo-site/files/eu_cash_compendium_2019.pdf)
- <sup>8</sup> O'Brien, Clare; Scott, Zoë; Smith, Gabrielle; Barca, Valentina; Kardan, Andrew; Holmes, Rebecca; Watson, Carol; Congrave, Jenny (2018) *Shock-Responsive Social Protection Systems. Research Synthesis Report*. <https://www.opml.co.uk/files/Publications/a0408-shock-responsive-social-protection-systems/srsp-synthesis-report.pdf?noredirect=1>
- <sup>9</sup> European Commission (2019) *Tools and Methods Series - Reference Document No 26: Social Protection across the Humanitarian-Development Nexus. A Game Changer in Supporting People through Crises*. <https://europa.eu/capacity4dev/sp-nexus/wiki/guidance-package-social-protection-across-humanitarian-development-nexus>
- <sup>10</sup> Global Partnership for Universal Social Protection (no year) *Concept Note*. <http://www.social-protection.org/gimi/gess/RessourcePDF.action?ressource.ressourceId=53992>
- <sup>11</sup> ILO (2016) Press Release: *World Bank, ILO announce new push for universal social protection* [www.ilo.org/global/about-the-ilo/newsroom/news/WCMS\\_525544/lang-en/index.htm](http://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_525544/lang-en/index.htm) and Ortiz, Isabel (2017) *Global partnership on universal social protection USP2030*. <http://www.social-protection.org/gimi/ShowRessource.action?jsessionid=Umi934Fc3JnBXR52l8f53CZkTQeiJd-RYMNQ2YU1h89NZLrTuKqf!1811483219?ressource.ressourceId=54310&lang=EN>
- <sup>12</sup> Global Partnership for Universal Social Protection (no year). Op. cit.
- <sup>13</sup> More References available at the ILO thematic site on the “Future of work” <https://www.ilo.org/global/topics/future-of-work/lang-en/index.htm>
- <sup>14</sup> Devereux, S. and Sabates-Wheeler, R. (2004) *Transformative Social Protection*. IDS Working Paper 232. (Brighton: IDS)
- <sup>15</sup> ILO Recommendation No. 202 has a more extensive set of principles. Oxfam also supports and subscribes to the other principles.
- <sup>16</sup> More information is available on the Social Protection and Human Rights website: <http://socialprotection-humanrights.org/key-issues/universality-of-protection-and-effective-access/eligibility-criteria-and-entitlement-conditions-including-conditionalities/>
- <sup>17</sup> UN ECOSOC (2019) *UNCSW63 Conclusions: Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls*. <https://undocs.org/en/E/CN.6/2019/L.3>
- <sup>18</sup> UN ECOSOC (2019) Op. cit.
- <sup>19</sup> Kidd, Stephen (2018) *International donors and the exporting of 19<sup>th</sup> century poor relief to developing countries*. <https://oxfamblogs.org/fp2p/international-donors-and-the-exporting-of-19th-century-poor-relief-to-developing-countries/>
- <sup>20</sup> Other measures that decrease market wage inequality can be called pre-distributive policies. Pre-distribution of wealth and income refers to the redistribution canalized through the market (rather than the state). A fairer economy with a balanced relationship between workers and capital owners, with higher wages and better labour conditions through the whole value chain, can reduce market wage inequality.
- <sup>21</sup> Causa, O. and Hermansen, M. (2017) *Income redistribution through taxes and transfers across OECD countries*. OECD, Economics Department Working Papers No 1453.

- <sup>22</sup> Causa, O. and Hermansen, M. (2017). Op. cit.
- <sup>23</sup> Chen, Tingyun; Hallaert, Jean-Jacques; Pitt, Alexander; Qu, Haonan; Queyranne, Maximilien; Rhee, Alaina; Shabunina, Anna; Vandenbussche, Jerome; Yackovlev, Irene (2018) *Inequality and Poverty Across Generations in the European Union*. IMF Staff Papers, SDN/18/01, 2018. Available at <file:///C:/Users/Cmariotti1/Downloads/sdn1801.pdf>
- <sup>24</sup> Causa and Hermansen (2018) Op. cit.
- <sup>25</sup> These are: Bolivia, Botswana, Brazil, Cabo Verde, China, Georgia, Kosovo, Lesotho, Maldives, Mongolia, Namibia, Nepal, South Africa, Thailand, Timor-Leste, Trinidad and Tobago, Ukraine and Zanzibar (United Republic of Tanzania).
- <sup>26</sup> ILO (2017) Op. cit.
- <sup>27</sup> ILO (2017) Op. cit. pp.82
- <sup>28</sup> Lustig, N., Lopez-Calva L. F. and Ortiz-Juarez, E. (2012) *Declining Inequality in Latin America in the 2000s: The Cases of Argentina, Brazil, and Mexico*. Working paper 307, Center for Global Development. Cornia, Giovanni Andrea. *Falling Inequality In Latin America: Policy Changes And Lessons*, Oxford: Oxford University Press, 2014.  
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- <sup>29</sup> Lustig, N. et al. (2013:26) *The impact of taxes and social spending on inequality and poverty in Argentina, Bolivia, Brazil, Mexico, Peru and Uruguay: An overview*. CEQ WP 13, Commitment to Equity and Tulane University.
- <sup>30</sup> ESCAP (United Nations Economic and Social Commission for Asia and the Pacific) (2015) *Time for equality: The role of social protection in reducing inequalities in Asia and the Pacific* (Bangkok).
- <sup>31</sup> Ibid.
- <sup>32</sup> Ortiz, I., Durán-Valverde, F., Pal, K., Behrendt, C. and Acuña-Ulate, Andrés (2017) *Universal social protection floors: Costing estimates and affordability in 57 lower income countries*. (Extension of Social Security Series No. 58) International Labour Office. Geneva.
- <sup>33</sup> ITUC (2018) *ITUC Economic and Social Policy Brief: Gender Gaps in Social Protection*. [https://www.ituc-csi.org/IMG/pdf/policy\\_brief\\_gender\\_gaps\\_social\\_protection\\_0908.pdf](https://www.ituc-csi.org/IMG/pdf/policy_brief_gender_gaps_social_protection_0908.pdf)
- <sup>34</sup> Ahmed, Salma (no year) *The demographic impact of extended paid maternity-leave in Bangladesh*. <https://www.theigc.org/blog/demographic-impact-extended-paid-maternity-leave-bangladesh/>
- <sup>35</sup> Dearing, Helene (2015) *Does parental leave influence the gender division of labour? Recent empirical findings from Europe*. Institute for Social Policy Working Paper No 1/2015 [http://epub.wu.ac.at/4501/1/WP\\_HD\\_gesamt.pdf](http://epub.wu.ac.at/4501/1/WP_HD_gesamt.pdf)
- <sup>36</sup> U.S. Department of Labor (2016) *Why parental leave for fathers is so important for working families*. Washington D.C. [https://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=2604&context=key\\_workplace](https://digitalcommons.ilr.cornell.edu/cgi/viewcontent.cgi?article=2604&context=key_workplace)
- <sup>37</sup> WIEGO, Laura Alfes (2015) *Child Care Initiative Literature Review*. <http://www.wiego.org/sites/wiego.org/files/resources/files/Alfes-Child-Care-Policy-Employment-Lit-Review.pdf>
- <sup>38</sup> UN Women; Chopra, Deepta; IDS (2018) *Initiating women's empowerment; achieving gender equality: Interlinkages amongst Social Protection, Infrastructure and Public Services*, Background Paper for CSW63. <http://www.unwomen.org/-/media/headquarters/attachments/sections/csw/63/egm/chopra%20dbbackground%20paperdraftegmspsbp1.pdf?la=en&vs=4322>
- <sup>39</sup> UN Women (2015) *Making Social Protection Floors Work for Women*. Policy Brief Nr1. <http://www.unwomen.org/-/media/headquarters/attachments/sections/library/publications/2015/unwomen-policybrief01-makingnationalsocialprotectionfloorsworkforwomen-en.pdf?la=en&vs=541>
- <sup>40</sup> UN Women (2018) *Report of the Expert Group on Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls*. <http://www.unwomen.org/-/media/headquarters/attachments/sections/csw/63/egm/63rd%20csw%20egm%20report%202018.pdf?la=en&vs=1850>
- <sup>41</sup> UN Women (2017) *UN Women and the World Bank unveil new data analysis on women and poverty*. <http://www.unwomen.org/en/news/stories/2017/11/news-un-women-and-the-world-bank-unveil-new-data-analysis-on-women-and-poverty>
- <sup>42</sup> ASPIRE: The Atlas of Social Protection Indicators of Resilience and Equity. <http://datatopics.worldbank.org/aspire/>
- <sup>43</sup> See pp.2 of World Bank (2018) *Social Safety Net Report*. <https://openknowledge.worldbank.org/handle/10986/29115?locale-attribute=fr> . In the report poverty reduction from social assistance programming is measured in several ways to try and capture the different dimensions of poverty. Headcount poverty measures absolute poverty through measuring how

many individuals or households are under either the poverty line of \$1.90 per day at purchasing power parity (PPP) or in the poorest 20% of the population (the bottom quintile). The disadvantage of the headcount index is that it considers all those beneath the poverty line to be equally poor, even though some individuals or households under the poverty line or in the bottom quintile will be poorer than others. The depth of poverty is measured via the poverty gap index, which estimates the depth of poverty, that is, how far, on average, the poor are from the \$1.90 PPP poverty line or where they fall within the bottom quintile. As it is often more difficult to programme effectively for the poorest, the 'hard to reach', a programme that reduces the poverty gap may be alleviating poverty as much as a programme that moves households from just under the poverty line to just above the poverty line.

- <sup>44</sup> World Bank (2018) op. Cit. p.16.
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- <sup>46</sup> World Bank 2018, op cit p.16.
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