

Notes on Social Insurance and Protection Policies for Children, Women and Families¹

*Minujin, A.², Delamonica, E.³,
Davidziuk, A.² and Sweet, E.²*

1. Introduction

What is social protection and why is it particularly important for children and families? What types of social protection policies are currently in place around the world? Are conditional and targeted cash transfers fair? Are they efficient? Why do cash transfer programs seem to be in fashion rather than more general redistribution policies? Is social protection only for the most vulnerable children or should it reach all children? Does social protection strengthen and ensure child rights? Are social security programs only feasible for developed countries or are they also attainable for the developing world?

The aforementioned questions do not yield straightforward answers. While the meaning and scope of social protection are widely debated, what is clear is an inordinate number of people lacking access to basic services, social protection and minimum

¹ Revised from Background paper for UNICEF's Conference on "Social Protection Initiatives for Children, Women, and Families: An Analysis of Recent Experiences"

² Graduate Program in International Affairs, New School

³ Department of Economics and Finance, Saint Peter's College

income/standard of living throughout the world. Moreover, as one of the most vulnerable groups, children are often disproportionately excluded from these basic services and policies, which result in violations of their rights, multiple deprivations and poverty. With growing numbers of children facing the present situation of despair, their futures bleak, it is difficult to refute the need for introducing and expanding social protection policies, especially for children and families. However, the debate on what this should entail and its long term effects is only beginning.

There are many terms used interchangeably to describe the myriad projects, programs and policies that could fall under the rubric of social protection policy. These include, among others: Social Welfare, Social Assistance, Social Protection, Social Insurance, Social Security, and Social Safety Nets. Although misunderstanding of definition and scope surround many of these terms, this paper does not intend to offer new definitions. Rather, the approach consists in applying a broad view to frame a discussion of the concepts, debates and future of social protection for children, women and families.⁴

2. How is Social Protection Currently Understood?

Social protection can be widely understood as “collective interventions in the economy to influence the access to and the incidence of adequate and secure livelihoods and income” (Mkandawire, 2004, p.1). According to Norton and Conlin (2000), social protection “refers to the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given polity or society”. This

⁴ Therefore, for purpose of style, some of these terms will, for the most part, be used interchangeably throughout this paper.

definition, while very clear, leaves open the possibility of constructing social protection in very narrow or very broad terms. The focus on “vulnerability, risk, and deprivation” can easily be interpreted to mean that social protection schemes would apply only for the really down-trodden, excluded, and marginalized members of society. On the other hand, ensuring that nobody falls below a standard “deemed socially unacceptable” by society may very well imply that policies and institutions ought to be set up in such a way in which every citizen is guaranteed at least this standard. (CRC, Art 24 and Convention Social Cultural and Economic Rights, Art 11). Clearly, the implications of the latter interpretation are enormous. In other words, social protection could imply not only redistributing income but also maintaining a minimum standard of living for all (or most) of the population through their lifecycle. Social protection policies and institutions could also contribute to change society by making individuals’ standard of living independent of market fluctuations.⁵ Obviously, social protection’s different roles are significantly intertwined. Nevertheless, their importance has differed widely across countries as well as through time.

The various interpretations leave room for substantially diverse definitions of social protection by various institutions and organizations, as can be observed in the definitions provided in the Appendix below.

With the retrenchment of the welfare state and the increasing acceptance of the Washington Consensus, social protection has tended to be relegated to the category of a residual. This is

⁵ Mkandawire also distinguishes between social policy’s four distinctive yet complementary characteristics: redistributive, protective, transformative and developmental. These are similar to Devereux and Sabates-Wheeler’s (2004) objectives: protective, preventive, promotive and transformative.

compounded with donors' bias against universal projects (Tendler, 2004). This "micro" view of interventions is opposed to large policy endeavors such as setting up a social security system. Additionally, Tendler mentions the lack of focus on employment and high wages, endemic to current "development thinking". Concentrating on "reforms" (e.g. trade liberalization or privatization), policy-makers are not encouraged to incorporate a full-fledged analysis and discussion of the impact of these policies on families' livelihood and well being.

However, the repercussions of these policies are precisely the most important consideration from the perspective of children and their rights. These rights have a dual purpose. On one hand, they are intrinsically good for children, they make their life full and enjoyable in the present. On the other hand, fulfilling these rights has instrumental value in the sense that they contribute to future positive outcomes (e.g. children become healthy and educated workers, community leaders and start their own families, leading to better lives for future children and economic growth). In children, malnutrition and income-poverty along with other violations of their present rights not only damage their health but also "lower productivity and opportunities for future adults" (ADB, 2006). Besides, in the short run, all attempts to maintain consumption levels and a minimum standard of living for (all, but especially the poorest) families contribute to maintain aggregate demand, full employment, and stable family income, all of which benefit children (Fitzgerald, 2005).

Thus, a tension can be observed between individual and family support on one hand and solidarity and social cohesion on the other. In richer countries and in some middle income ones, various ways to promote the latter have been attempted in the past, with varying impacts on children. Children have also been affected by the more recent attempts at curtailing these policies.

Given this variety of social welfare and protection policies and programs, and their impact on children, a brief review of their characteristics is in order. This is intended not as a comprehensive review but rather a brief outline of the main features of these interventions.

Social security policies can have a dual purpose as both a social means to prevent deprivation (promote living standards) and to lower vulnerability to deprivation (protect against falling living standards) (ILO, 2001, p. 38), depending on whether the selected policy has a long or short-term goal. In the case of long-term goals, social security policies can promote living standards, ensuring that every individual will have the opportunity to expand his or her capabilities (regarding jobs, education, health, socializing) to lead a healthy and potentially full life. In the case of short-term goals, social security policies can protect against falling living standards, providing individuals with different cash or in-kind transfers or insurance in order to alleviate their immediate suffering.

Social insurance and social assistance against unemployment represent traditional security mechanisms that remain inaccessible to the high number of persistent poor in developing countries who work in the informal sector. Extending coverage of formal social security to the large numbers of self-employed outside the formal sector is a major debate in developing countries.⁶

⁶ While not all North Atlantic countries pursued the same welfare state models (distinctive political class coalitions and historical evolution led to alternative institutional compromises on the state's role in managing employment, wages, overall macro-economic policies and social stratification issues, Esping-Andersen 1990), in practice most social welfare is tied to formal employment through contributions which are linked to wages due to the long-lasting widespread presence of formal employment in industrialized countries. This commodification of labor confronted the individual's right to survive outside the market when the Welfare State emerged. Marx's concept of de-commodification, "the degree to which individuals, or families, can uphold a socially

It is important to acknowledge specific challenges which the developing world faces in improving social security efforts, including its larger proportion of workers in the informal sector as well as instances of limited government capacity. In particular, new options for viable social protection for families and children must be considered since traditional social security arrangements through work are not always accessible.⁷ It is essential to understand the labor market dynamics as a dimension of the reproduction of poverty, “which means to place the social policies in the space that corresponds to them, as complement and strengthening of capabilities, and not as the main determinant in the decreasing of poverty” (Gamero, 2005, p. 10). Thus, a holistic or “umbrella” view of various policy interventions that directly and indirectly affect children is needed.

A similar view is offered by Rodrik (1999) who says that social programs will not be able to reduce poverty or economic insecurity on their own and should be complemented by macroeconomic policies, financial markets control, and access to representative institutions – trade unions, political parties, and legislatures. Clearly, although Rodrik does not mention it, these issues go well beyond standard economic policies and are related to the legal framework in the country. Other legal issues of crucial impact on social conditions and child well-being range from

acceptable standard of living independently of market participation,” identified the primary conflict within social policy, namely the “degree to which market immunity would be permissible” (Esping-Andersen 1990).

⁷ It is estimated some 80% of workers in developing countries, including those engaged in agriculture and related primary sector activities, participate in the informal economy and are thus excluded from most, if not all, social protection provisions (Kannan, 2004, p. 23). This also has implications regarding the strength, scope and quality of social rights for children who do not and should not participate in the labor market.

inheritance laws protecting widows and laws preventing discrimination against people affected with HIV/AIDS and their relatives.

Social protection is another broad concept. It can be understood as both an approach (broad view) and a set of policies (narrow view). While the latter considers social protection a tool for addressing transitory poverty and temporary shocks, including the implementation of safety nets and cash transfers, the former focuses on reducing risk and vulnerabilities. The social protection approach therefore comprises all interventions from informal networks and voluntary organizations to private and public institutions, all of which endeavor to support communities, households and individuals in their attempts to deal with risks and vulnerabilities. This could be labeled the “management of risk” approach. Clearly, social protection is an evolving concept with a number of common basic features without clearly defined boundaries, which has come to define an agenda for social policy in developing countries

Regarding the overlapping of uses, Barrientos (2006, p. 6) affirms that although social protection is often discussed in different ways by different people, “social protection focuses on the threats to well-being arising from hazards, risks and stresses.” According to Crawford (2001), social protection should go beyond ideas of safety nets - social insurance and social assistance. Social protection should include a range of public policies and societal processes, taking into account the need to understand households’ and communities’ own capacity and resources to confront and cope with adverse events⁸. In short, the purpose of social protection

⁸ While in principle it makes sense to take into account families’ and communities’ capacity to deal with shocks and risks, as well as the possibility of privately contracting services in this regard, it is important to emphasize the different institutional, ethical,

for these authors should be to prevent, mitigate and enhance the ability to cope with and recover from the major hazards faced by all poor people, to contribute to chronically poor people's ability to emerge from poverty, deprivation and insecurity, and to enable the less active poor to live a dignified life with an adequate standard of living, such that poverty should not pass on from one generation to the next (Shepherd, Marcus and Barrientos, 2004).

This approach, like the main strand of social protection as promoted by the IFIs and many donors, dismisses one fundamental human rights principle⁹; that all members of society should benefit from social protection.¹⁰ The narrow concept of social protection (to only help the poor and vulnerable) excludes many members of society and undermines the potential for social protection policies to contribute to building cohesive societies based on rights (Marshall T. and Bottomore T., 1992).

The ILO points out (2001, p. 68) that “the goal of social protection is not mere survival, but social inclusion and the preservation of human dignity.” Indeed, social protection responds to vital basic demands in an individual's life cycle: food, health, education, shelter, safety and wage income security at work, and care for the elderly, among others (ILO, 2003).

and legal nature of public and private markets and family/community based approaches. They cannot just be “added up”. They also differ in terms of their efficiency, cost, and effects on social cohesiveness.

⁹ As outlined in the Convention on the Rights of the Child (CRC) in 1989 and in the Millennium Declaration of 2000 and the subsequent Millennium Development Goals (MDGs).

¹⁰ Also, it has been labeled as “economic protection” rather than social protection by Devereux and Sabates- Wheeler (2004) for its emphasis on income and economic shocks rather than social problems.

In the latter part of the twentieth century, concepts of neo-liberalism and social protection converged, narrowing the role of social policy.¹¹ The broad concept of redistribution was replaced by the protection of target groups and the administration of social sectors. In many ways the movement towards inclusive and equitable societies and full citizenship seems unfeasible as long as social protection and social policy focus on vulnerable groups alone, leaving all others to contend as private individuals in the market.

Consequently, the debate should move beyond economic risk and stress the role of solidarity throughout the life cycle. This new approach would combine the different origins of social insurance (related to labor rights) and social protection (linked to focused policies to reduce extreme destitution) to form a broader conception. This entails, at least, redistribution of income and a minimum standard of living for all the population, including children. In this context, it is important to dwell on the relationship between cash transfers and markets.

¹¹ While at first countries in Latin America, Asia and Africa attempted to set up various forms of universal policies, these quickly became “truncated welfare states” (ECLAC, 2006). This resulted partly due to implementation limitations, lack of resources, and wide informal markets. By the 1970’s, welfare states were considered to be “in crisis” both in developed and developing countries partly due to the ascendance of monetarist and conservative political forces (Townsend, 2002) as well as criticisms highlighting structural limitations of the traditional welfare models. For instance, Claus Offe explained that a fundamental paradox afflicted advanced capitalist countries in the 1970’s and 1980’s because capitalism could not coexist with, nor without, the welfare state. This should not be understood as a rhetorical quip about the welfare state, but rather as point about the contradictory structure of capitalism. Given that Atlantic Fordism and its Keynesian Welfare State mode of regulation became mutually contradictory, new types of regulation were searched for and promoted. Most of them were based on expanding private markets into the realm of social protection. However, as Bob Jessop highlights: ‘if the state had failed to compensate for the failures of the market within the Keynesian welfare system and, in addition, generated its own failures, it does not follow that a return to the market will put things right’ (quoted in Markantonatou).

3. Why do Cash Transfers seem to be in Fashion Rather than more general Redistribution Policies?¹²

The recent global proliferation of cash transfers, one type of safety net, encourages study of the extent to which these kinds of benefits tackle child poverty. These non-compensatory government payments to individuals or households are gaining currency nowadays, especially within projects related to education and health services for children. Although cash transfers are more prevalent in rich nations (assigned an average of 8% of GDP in 2002), they are being adopted more and more as the principal component of the social safety net in the developing world (more than 1%).

Given the adverse effects of poverty on children, some donor agencies explain that cash transfers are not merely considered a “transfer” or “subsidy,” but are understood as an essential investment for the poorest countries’ economic wellbeing and future political stability. However, according to Subbarao *et al* (2001, p. 13), these forms of public intervention have the potential to generate significant externalities in addition to protecting vulnerable children. Indeed, Hyun Son, analyzing cash transfers in Africa, makes the case that “the success of cash transfer programs in some countries is no guarantee that they can be reproduced in other countries with the same performance” (2006, p.11).

According to Harvey *et al.* (2005), the potential advantages of cash transfers are: cost efficiency -lowering costs of distributing cash versus commodity-based alternatives; freedom to determine how to spend the money; multiplier effects that stimulate production and trade; and avoidance of disincentive effects and additional costs

¹² Parts of this and the next section are based in the preliminary findings of Chen *et al* (2006).

that some commodities (food, shelter) can develop. On the other hand, for the same authors, the potential disadvantages of cash transfers include: inflationary risks; anti-social use of the cash (e.g. alcohol); security risks of distributing currency; difficulties targeting the recipients; tendency for corruption; and discrimination of women and girls.

Regarding the increasing emphasis on targeted cash transfers as a key instrument in reducing poverty, deprivation and vulnerability among children and their households, the following chart addresses the advantages and disadvantages of cash transfers (family allowances paying a fixed sum of money per child per month to poor families) and in-kind transfers (the provision of school lunches or food supplements).

	Advantages	Disadvantages		Advantages	Disadvantages
Cash transfers	beneficiaries are free to use transfers to meet their priorities	wasted if money is not managed properly	In-kind transfers	guarantee consumption of key goods and services	open to capture by producers
	less demanding in terms of administration	may generate moral hazards		facilitate political support by the non-poor	demanding in terms of administration

Source: Adapted from Barrientos and DeJong, 2004, p. 11.

In developing countries, the design of cash transfer programs (for example, a uniform benefit, an income supplement or a minimum guaranteed income paying equal benefits) typically involve benefits set at a very low level. This is one reason why they are often coupled with the provision of other social services.

In their efforts to address child poverty, the governments of Latin America and the Caribbean have often followed this path, developing short-term innovative initiatives such as cash transfer

programs conditioned to¹³ investments in education, nutrition and health care by poor families with children and adolescents. Although these countries have made important short-term progress in school enrollment and attendance (i.e. some non-income dimensions of poverty), such as Bolsa Scola in Brazil and Desarrollo Humano Oportunidades (formerly Progresá) in Mexico, the main part of them do not include measures to overcome income poverty in the long run. Some measures for long-term poverty reduction could include monitoring and improving the quality of educational systems, improving the public health system, and considering the “employment link” in order to promote policies and programs that create jobs¹⁴.

In their review of a number of programs addressing child poverty in Mexico, South Africa and Chile, Barrientos and DeJong (2004) also suggest that developing countries ought to consider cash transfer programs within more integrated childhood poverty eradication programs. They suggest that income-poor households play a key role in ensuring that transfer programs effectively address child poverty, and should therefore be treated as the main agent of change. In Zambia, for instance, according to Hyun Son (2006, p. 12), cash transfers do not lift the beneficiary households out of poverty but do alleviate life-threatening food poverty: “At the end of 2004, around 4,000 persons in 1,027 households received monthly cash transfers. Of these, 66% are female-headed, 54% are elderly-headed, and at least 54% are AIDS-affected; 61% of the household members are children, of whom 71% are orphans” (Hyun Son, 2006, p. 12).

¹³ Conditionality is addressed more extensively in the next section.

¹⁴ UNICEF Regional Office for Latin America and the Caribbean is finishing thorough_study on these issues in the region.

The provision of cash transfers –with or without conditionalities- and basic services to the income-poor are complementary activities wherein provision of basic services must respond to demand arising from the transfer programs (Barrientos and DeJong, 2004). In this regard, it is possible to assume that short-term policies can function to improve the urgent conditions of hunger and pandemic situations; however, it is important to simultaneously implement long-term solutions in order to create sustainable, egalitarian societies. If the latter is not accomplished, budgets for non-contributory programs cannot last forever and the most vulnerable sectors will be deprived of the rights of social inclusion as citizens. Based on this evidence, it is questionable to think that cash transfers alone can alleviate child poverty in the long term. Accordingly, ECLAC- UNICEF suggest that while supplementary social protection measures are highly desirable, “they can never take over the central role played by income from decent productive employment... It is absolutely essential to generate employment or production opportunities that enable people to increase their labor income” (ECLAC- UNICEF 2005, p. 9).

3.1. Cash transfers—one more step in the ‘marketization’ of the social arena?

The main idea behind income transfers to families to purchase social services is rooted under the framework and assumptions of market principles. From the point of view of a traditional economic theory, it is argued that individuals will know what is best for them (they will “maximize their utility”) if given cash. Providing them with services, from this perspective, is less efficient because they may end up consuming something they do not want or rejecting what the government offers.

Cash Transfers or vouchers for education (in fashion since the late 80’s and early 90’s) are previous experiences in the same

arena and conceptually linked to the most recent generation of transfers. It is necessary to recognize that in highly ‘marketized’ societies, where market rules work extensively and efficiently, cash transfers could be more convenient than other types of assistance. However, what happens where market relations are not predominant; for example, in rural areas where a large part of social and economic relations occur beyond the market (i.e. not monetized)? Another relevant and related issue is whether cash transfer programs enhance the role of the state and reinforce public institutions or if they are a further step in the process of weakening the role of the state. Central to this discussion is the role of the state and whether or not it should function to regulate economic and social conditions.

The natural affinity between the neo-liberal school of thinking and these “marketized” cash transfers may provide one explanation for the expansion of these kinds of programs in place of more general redistribution policies.¹⁵ Additionally, the fact that cash transfer systems are not necessarily associated with the taxation system could also help explain their popularity since one of the classical instruments for income redistribution is the establishment of progressive taxation schemes. These policies have been aggressively combated by the IFIs that push for so called ‘neutral’ schemes.

4. Conditionality and Targeting—Fair and Efficient?

Many cash and in-kind transfers incorporate conditionalities, a feature that has generated many debates over its advantages and

¹⁵ While in the previous section we questioned the relevance of cash transfers in non-cash based rural economies, cash transfers, in these situations, could also help to eliminate traditionally exploitative social relations precisely by incorporating the circulation of cash. This aspect, however, is completely missing in the literature.

disadvantages.¹⁶ Conditionality indicates the money given to poor families is contingent on certain actions such as sending children to school or visiting health centers. Some examples of programs that include a kind of conditionality are: PROGRESA program, reaching more than 4.5 million families in Mexico in 2006; Bolsa Familia, impacting around 8 million families with school-age children in Brazil in 2006¹⁷; and Cash for Education, covering over 2 million households in Bangladesh¹⁸. Beyond the popularity and large budgets these programs obtain, it is valuable to analyze two other aspects related to the conditionality feature of cash and in-kind transfers: efficiency and fairness.

Could a conditional program improve circumstances for the income-poor where a large unconditional cash transfer program does not? Mainstream analysis highlights the role of conditionality to foster a change of behavior by encouraging poor parents to send their children to school instead of sending them to work. According to this point of view, conditional cash transfers should increase investments in children's "human capital". However, according to the results of an evaluation of PROGRESA in Mexico, the schooling conditionality "may have little effect in terms of short-term welfare outcomes", i.e. attendance rates (Davis *et al.*, 2002, p. 1).¹⁹

Others stress that the cost of monitoring compliance with the conditionality of a program is very small. According to Paul

¹⁶ Part of the reason for the debate is lack of clarity about the main objective of the programs: do they provide cash/income to surpass the poverty line or are they intended to change recipients' behavior?

¹⁷ The program was started in 1995 and covered 98 of all municipalities by 2001. Households, depending on their income and other characteristics, receive between 7 to 40 US\$ per month.

¹⁸ The stipend is equivalent to 2.4 US\$ per month.

¹⁹ There seems to be no evidence for the success of conditionality in any other program either (Samson, 2006).

Gertler (2005) from the World Bank, monitoring costs generally only consist of 1% of the cost of the entire program. However, although a transfer conditional on school attendance can mitigate the effect of shocks in taking children out of school, the income effect of the conditional transfer is usually too small to prevent children from becoming a crucial element of coping mechanisms, e.g. being put to work (Janvry *et al*, 2005, p. 3). In addition, multiple variables influence the effectiveness of conditionality, including the type of program, the type of condition, the group who receives the benefit, and the intended outcomes of the transfer scheme.

Another issue which has not been sufficiently researched and discussed is the ethical problem of reducing or eliminating the benefit to a family that fails to comply with the conditionality. Although some authors would argue that is precisely the “punishment” for not having complied, this stance could be confronted with various arguments, such as: is it clear that it is the family’s “fault” for not complying (i.e. is it their choice or are other factors and constraints in place)?; if they are poor families and they need the help, they should receive it regardless of their changed behavior; the paternalistic imposition of conditionality; and finally, the possibility of implementing “rewards” for changing behavior rather than “punishment” when behavior does not change.

Finally, from an ideological point of view, conditionality is premised on the implicit hypothesis that poor families do not immunize their children or do not send them to school because they do not care, or do not want to, or they do not understand the relevance of these issues. These are clearly very paternalistic assumptions.

Regarding equity, the orthodoxy behind these cash transfer strategies is that they allow recipients to decide how to spend the money. For conditional cash transfers programs, this raises a

paradox. Give people cash because they know how to spend it better, but only give them cash if they do what they are told to do.

Moreover, many argue conditionality is not fair, especially for those not targeted by the program: Is it fair to offer money as a kind of prize organized from a top-down framework? From a rights-based approach the idea of conditionality could be also challenged: Are these programs compatible with concepts of ownership and participation?

Some of the programs involve the combination of targeting with conditionality (see above). Unfortunately, all too often the two are confused. The following diagram demonstrates how conditionality and targeting have been combined in different situations.

	Targeted	Not targeted
Conditionality	Conditional cash transfers (Brazil's Bolsa Familia)	Old age pensions; child/family allowances
No conditionality	American welfare (e.g. food stamps)	Universal benefits (Scandinavian health insurance)

Moreover, it may be possible to accomplish both targeting and conditionality in “inclusive” and “universalistic” ways that avoid stigma and the costs of monitoring compliance. For instance, an unemployment benefit is clearly “conditional on being unemployed” yet it is “universal”, i.e. it applies to all the unemployed (it could even cover workers in the informal labor market). Similarly, targeting a laggard province for additional social expenditure could be “universal” if the benefits accrue to all the inhabitants of the province.

Clearly, then, as conditional cash transfers do not guarantee minimum income, they are limited from a human rights perspective,

making it necessary to move beyond the debate about targeting and conditionality. Different types of conditionality and targeting have diverse effects and can be combined in creative ways, if (unlike the way they are pursued nowadays in most developing countries) their intention is to expand protection in a way that promotes solidarity and social cohesion²⁰. This could allow social protection to serve as an “umbrella” for universal social policies.

5. Is Social Protection only for the most vulnerable Children or Should it Reach all Children?

Under the light of the Convention of the Rights of the Child (CRC), child poverty is a violation of children’s rights. Thus, it is important to analyze how effectively social protection policies serve to reduce the number of children living in poverty. Child poverty differs from adult poverty in that it has different causes and effects; the impact of poverty during childhood generally leaves a permanent mark on children throughout their lives (CHIP, 2004; UNDP, 2004; Delamonica *et al*, 2005). Social protection should also be analyzed from a human right perspective. Although there is a lack of work in this direction, there is an on-going UNICEF project led by the Regional Office for Latin America and the Caribbean analyzing conditional cash transfers in Brazil, Chile, Costa Rica and Mexico from a child rights standpoint.

Social protection policies should be comprehensive, including men, women and children in a holistic conceptual and practical approach. While discrimination, lack of family and social care, and a lack of access to quality basic services require interventions that go far beyond income or economic growth issues, the orthodox ‘economic’ or ‘market’ bias in most analyses and policy

²⁰ In the next section, this point is made in the context of progressive realization of rights.

recommendations disregards specific but relevant needs of children that are not addressed by the market. Only the consideration of all these aspects could provide the path for promoting inclusive societies (Minujin and Delamonica, 2003).

Initiatives that improve access to social services (e.g. education, birth registration, health care, etc.) have a tremendous direct impact on communities and the families within them. Wider access to these social programs often leads to better jobs and job security, potentially preventing families from entering into life-long income-poverty. Social inclusion programs that allow, for instance, the promotion of gender equity in the workplace and in education, wider access to better job opportunities and, subsequently, to higher pay. Families and children therefore avoid “high risk” situations such as inhospitable living or work environments as well as illegal child labor.

These social inclusion programs also extend to the care and monitoring of orphans, as many of these children often fall outside of the social protection radar. Programs that grant orphans access to similar basic services as non-orphaned children, such as free education, health care and social and community participation, help bring orphaned children out of the ‘marginalized’ category, freeing them from social and institutional isolation.

Initiatives such as the provision of child day care services, maternity and parental leave systems in the work place, and child family allowances are some of the ways in which social assistance programs reach both marginalized and mainstream communities. These initiatives make child-rearing less of a ‘hindrance’ to many families, thereby increasing family stability.

While few would disagree about these positive effects on children of the interventions mentioned in these paragraphs, does it mean that (all) children are entitled to them?

5.1. Children: needy targets or right-holders?

Do children need to have insurance or are they right-holders? Does the state administrate insurance or is it a duty-bearer? According to Mkandawire (2006, p. 4), “the choice between targeting and universalism is quintessentially a political economy problem: it involves the choice of instruments for redistributing resources in society and for determining levels of social expenditure.” Some believe social protection policies should always be targeted, based on resource limitations. Thus, targeted public social protection schemes are necessary due to extreme inequality, lack of formal jobs, and chronic poverty. It is not surprising that the balance in both developed and developing countries has tilted from universalistic policies towards targeting since the 1980’s, as neoliberal policies began to spread worldwide. Targeting is used to restrict public spending, which allows for tax cuts. This, in turn, eliminates ‘distortion’ and ‘promotes’ growth. In essence, this view seems to place economic considerations as the main factor shaping today’s social policy.

However, for those who support the universalistic approach, the right of equal basic security, backed by collective agency, is the most fundamental economic right. Although the choice between targeting and universalism “is couched in the language of efficient allocation of resources subject to budget constraints and the exigencies of globalization, what is at stake is the fundamental question about a polity’s values and its responsibilities to all citizens” (Mkandawire, 2006, p. 3).

In general, most governments tend to implement a mixture of both universal and targeted social policies. However, “in the more successful countries, overall social policy itself has been universalistic, and targeting has been used as simply one instrument for making universalism effective; such ‘targeting within

universalism' directs extra benefits to low-income groups within the context of a universal policy design and involves the fine-tuning of what are fundamentally universalistic policies." (Mkandawire, 2006, p. 4).²¹ Although these universal benefits are often more effective, as mentioned in section I, the enduring preference for targeting reflects the residual role assigned to social policy as an instrument for correcting some of the negative outcomes of macroeconomic policies. Highlighted in that section is also the argument that social policy is not only about poverty alleviation, but also should promote equity and national or social cohesion.

What are the practical and political implications for children of moving from a focus on efficiency to a focus on rights and guarantees? How can basic policy instruments, such as targeted public insurance programs, widely implemented during the 1990s reforms, transform into instruments that primarily seek to promote equity? What are the implications of extending programs designed for special groups, such as pregnant mothers and children under five, to other sectors of the population? These questions are addressed in the next sub-section.

5.2. Citizenship: the middle way between providers and consumers?

A new range of voices has emerged in the debate about social policy in recent years, particularly a feminist analysis of social policy and an ethnic consciousness that seek to correct the former paternalistic, moral or racist justifications for the old welfare paradigm. Awareness of 'welfare rights' and social justice has accompanied the emergence of a new welfare paradigm in which the organizing belief is no longer that those who have are obligated

²¹ See also Köhler *et al*, 2006.

to give to those who have not, but rather that those who “have not” have rights to receive (Morris, 1986). “Citizenship theory [is] grounded in the primacy of the practical politics of universal social obligations and rights” (Culpitt, 1992, p. 6).

The debate is divided between those who defend the entitlement of citizenship under universal protection policies and those who stress difference and individuality and support targeted policies. According to Ruth Lister, the welfare state should not be reduced to a safety net. Indeed, social services specifically designed for the poor and provided through eligibility tests leads to social exclusion: Separate discriminatory services for poor people have always tended to be poor quality services (Titmuss 1976, Meadows *et al*, 1998).

King and Waldron (1988) reflect on the latest incarnation of the welfare state in view of the trend towards privatization, and inquire whether social policy is in fact evolving in opposition to the rights of citizenship: “The widespread restructuring of the welfare system that the promotion of privatization and purchase of service contracting policies entails is expected to provide not only a substantial review of entitlement for services but also a reconsideration of the relationship between ‘providers’ and ‘consumers’. If welfare services entitlement is to be argued on grounds other than that of citizenship then privatization is not just about the efficient redistribution of services but becomes a more sinister mechanism for attacking those social rights formerly guaranteed by the state.”

In the last ten years, the focus on combating social exclusion has surfaced as a major policy objective in many countries. In order to overcome the various dimensions of poverty, social inclusion approaches appear as more than just a response to poverty;

rather, they emerge as part of an attempt to ensure all citizens participate in social life as respected and valued members of society. Building on the ideas of Marshall and Titmuss, the emphasis of social inclusion defines an approach that is welfare-focused, collective responsibility-based, and non-stigmatizing for the poor. Le Grand (2003) believes injustice arises because social exclusion can create inequality of opportunities, especially with respect to education and work. In those cases, he points out that hunger and malnutrition, crowded conditions at home, and family pressures to earn money, all make it difficult for children in poor families to make the most of their educational opportunities.

We believe it is necessary to explicitly define the two main objectives of social protection policies before engaging in policy dialogue: redistribution (not obligation for recipients but instead promotion of their capabilities that stress job creation and growth of family income as part of a more general perspective) and solidarity (not charity but a form of mutual co-operation that involves not only individuals, but also communities, organizations and the state itself). As mentioned above, beyond individual and family income, a multi-dimensional approach is necessary to fulfill the basic needs and rights of the poor.

The social visibility of children as a separate entity is too often obstructed by the emphasis on the household (Van der Hoek, 2005). “Legal rights and responsibilities, taxation, and the allocation of social welfare benefits are, to an increasing extent, applied to the individual, not the household... to ensure that everyone has the same rights and obligations and to make control and support more efficient” (Van der Hoek, 2005, p.5). This change illustrates the current public policy inclination towards viewing children as individual rights-bearers. Thus, child benefits that are calculated per child (as opposed to per household) can be:

- Paid to the mother, who may have no other income
- Universal, i.e. not means-tested and widely adopted (perhaps 99%)
- Simple to administer: avoiding problems like the poverty trap and stigma
- Helpful to protect the position of the working poor.

These points are all positive. Nevertheless, some critics argue that they can be regressive. The redistribution is horizontal –from people without children to people with children- rather than vertical, from rich to poor. Child benefits may redistribute from a poor single person to a better-off family. However, this proposition assumes that the poor single person and the better-off family contribute equally to the fund from which the benefits are paid. This is not necessarily the case in most circumstances. The benefits can and often are paid from general revenues that are based on progressive taxation. Moreover, a child benefit that is equal for all children is more likely to be supported by a large proportion of the middle class, making it more sustainable.

These arguments provide further support for the proposition that social insurance and protection policies should be universal. Not only they are more efficient (from a “technical” point of view), they are politically superior, as they are based on notions of solidarity and rights, which increases the likelihood of future support by a large majority of the population.

5.3. Are social protection programs only feasible for developed countries or are they also attainable for the developing world?

The last point is related to the financial sustainability of these programs. Contemporary social policy decisions are strongly

impacted by questions of how to finance social protection measures; how to extend social security to the informal sector and those who do not work, including children; the role for civil society and households as delivery agents and stakeholders; and finally, whether privatization is the best and only answer for reforming faltering social protection systems.

In sections II and III a variety of programs and aspects of social protection and types of cash transfers were mentioned. Nevertheless, even in its narrowest definition, social insurance and protection schemes could be extremely challenging to implement in the context of most developing countries—even middle income ones. Beyond delivery mechanisms (as discussed in previous sections), questions abound as to how to finance these social protection schemes.

Some countries have turned to privatization, particularly of their pension funds, as an answer for improved governance and financing in social security and “there has been a tendency to assume that the competitive forces of the marketplace would have a generally beneficial effect. However, experience has shown that to administer individual savings accounts costs much more than social security records, that pension fund management companies have high marketing costs... and that private management companies cannot be relied upon to enforce compliance” (ILO, 2001b, p. 100).

With the question as to the specific source of financing still undetermined, the concept of an international tax is one of several ideas not yet attempted. Titmuss, in 1955, presented the important argument that tax allowances and benefits were really two aspects of the same thing: a principle that has gradually gained acceptance since then.

While the objective is universal access to social protection, there may be constraints in the short and medium run.²² Accepting these constraints may require implementing some type of targeting or conditionality. This should be temporary and programs should explicitly indicate how they will evolve into universal programs. This is related to exit strategies and progressive realization of human rights. Unfortunately, these issues are sorely under-researched and there is little debate about them.

Conclusions

The discussion in this paper began with questions regarding how to define social insurance and social protection: what is the relation between them and what are their scope and coverage? Answering these questions requires analyzing issues of beneficiaries, targeting and universality of benefits.

Historically, since the earliest efforts at social insurance in the XIXth century, different traditions involved various types of social welfare and protection policies. Obviously, they have different characteristics and results. Nevertheless, a common theme through all of them (and the debates about their inception and subsequent reforms) revolves about the importance to mitigate the negative impact of market outcomes in a way that promotes social inclusion and cohesion.

This has at least two crucial implications. One is that at the core of these policies, there is a redistributive push to guarantee a minimum decent standard of living (which has since been enshrined in the international human rights conventions). This involves more than

²² Some authors argue that they are financially feasible (Lustig, 2006). However, more research needs to be carried out in various contexts. As far as we are aware, no major global costing (using clear and widely accepted assumptions) is currently available.

insurance against economic risk, it implies solidarity across and within generations to ensure this standard of living throughout the life cycle.

As a result of this, when discussing cash transfers (as opposed to in kind transfers, or targeting and conditionality) it is relevant, from the point of view of human rights, to ask whether these programs promote and ensure the realization of child rights. Although this is quite an important point, we found relatively little research addressing this topic.

The second crucial implication is the broad discussion about the scope and role of social policy and its relation with protection and social insurance. This includes the role of public institutions: the state and the private sector as well as redistribution policies and market rules. One aspect of these issues is that an integrated approach centered on social (not just economic) protection could help in the coordination of economic and social policies towards improving people's lives and fulfilling children's rights.

As a result of this, universal approaches are found to be more efficient and in line with the solidarity/rights approach. We have found and presented several arguments and evidence on this point. The other side of this coin is the financing of universal programs. On this, unfortunately, there seems to be a lot less serious empirical work for developing countries. Moreover, ideas for managing the short term trade off between affordability and universality is not sufficiently addressed in the literature, nor is there enough exploration of a dynamic approach that would lay out how to gradually build a country-wide system covering the entire population in the medium term. Overall, this paper seeks to begin a discussion about how to understand and analyze the possibilities of transforming and transcending the individualistic "homo economicus" based societies in the search for a more equitable and socially fair world.

Bibliography

- ADB, (2006): "Frequently Asked Questions on Social Protection," www.adb.org.
- AI-GUO, L., (2001): *Maintaining education, health care and welfare systems during economic transition*, Institute of World Economics and Politics (IWEP), Chinese Academy of Social Sciences (CASS).
- ATKINSON, A., (2004): *The Future of Social Protection in a Unifying Europe*, Revised version of the First KELA Lecture delivered in Helsinki on November 5 2004.
- BARRIENTOS, A.; DEJONG, J., (2004): *Child Poverty and Cash Transfers*, CHIP Report No. 4, CHIP – Childhood Poverty Research and Policy Center, London, UK.
- BARRIENTOS, A.; HOLMES, R., (2006): *Social assistance in developing countries database*, Chronic Poverty Research Centre (CPRC), UK.
- BARRIENTOS, A., (2006): "Social Protection for the Poorest: Taking a Broader View," in *Poverty In Focus*, an online bulletin of the UNDP - International Poverty Centre (IPC), June 2006, New York
- CAUTHEN, N., (2005): *Whose Security? What Social Security Means to Children and Families*, The National Center for Children in Poverty, Columbia University, New York.
- CHEN, T.; DAVIDZIUK, A.; LINDSAY, J.; MERCADO, M.; MESZAROS, N., (2006): *UNICEF Institutional Mapping of Social Insurance and Protection Schemes for Children, Women, and Families* (SIPS), Project Report on Practicum on International Affairs (PIA) coordinated by Mark Johnson, Graduate Program in International Affairs, The New School
- CHIP, (2004): "Children and poverty - some questions answered" in CHIP Briefing 1: *Children and Poverty*, London.
- CLIFFE, L., (2006): "Politics and the Feasibility of Initiatives on Hunger and Vulnerability," in *Wahenga.Brief*, Number 4, Regional Hunger and Vulnerability Program, Johannesburg.
- CPPM, (2006): "Social Security," in *An introduction to Social Policy*, Centre for Public Policy and Management's website, Public Policy at The Robert Gordon University, Aberdeen. Available at <http://www2.rgu.ac.uk/publicpolicy/introduction/socialsecurity.htm> (07-30-06)
- CONWAY, T.; ARJAN DE HAAN; NORTON, A., (2000): *Social Protection: New Directions of Donor Agencies*, Reports commissioned by the UK Department for

- International Development for DFID, Overseas Development Institute, London.
- CORNIA, G., (2002): "Source of Child Poverty Changes during the Globalisation Era," in Cornia, G. (ed.) *Harnessing Globalisation for Children: A Report to Unicef*, UNICEF, New York.
- CRAWFORD, P., (2001): "Chapter 14: Child Protection: Theoretical Background," in Ortiz, I. (ed.) *Social Protection in Asia and the Pacific*, Asian Development Bank, Manila.
- CULPITT, I., (1992): *Welfare and Citizenship – Beyond the Crisis of the Welfare State?*, SAGE Publications, London.
- DAVIS, B.; HANDA, S.; RUIZ ARRANZ, M.; STAMPINI, M.; WINTERS, P., (2002): *Conditionality and the impact of program design on household welfare: Comparing two diverse cash transfer programs in rural Mexico*, FAO, Rome.
- DELAMÓNICA, E.; MINUJIN, A.; DAVIDZIUK, A.; GONZALEZ, E., (2005): "Children Living in Poverty - A review of child poverty definitions, measurements, and policies", paper for UNICEF conference Children & Poverty: Global Context, Local Solutions The New School, April 25-27, 2005, New York
- DEVEREUX, S. AND R. SABATES-WHEELER, (2004): 'Transformative Social Protection', IDS Working Paper 232.
- DFID, (2003): *Key Sheet 20: Social Protection*, UK Department for International Development, Overseas Development Institute, and Netherlands Ministry of Foreign Affairs.
- DIOP, A., (2003): "Editorial," in Sectorial Newspaper of the Social Security Department 'Social Protection Matters' June 2003, Geneva.
- DOUGLAS-HALL, A; KOBALL, H., (2004): *Low-Income Children in the United States*, The National Center for Children in Poverty, Columbia University, New York.
- ECLAC/UNICEF, (2005): "Child Poverty in Latin America" and "Cash Transfers Programmes," in *Challenges*, Number 1, September 2005, Santiago.
- ECLAC, (2006): *La Protección Social de Cara al Futuro*, Santiago.
- ESPING-ANDERSEN, G., (1990): *The Three Worlds of Welfare Capitalism*. Princeton University Press, New Jersey.
- FORSSEN, K., (1999): "Family Policies and the Well-being of Children in the OECD Countries." In Kangas, O. (ed.) *Social Policy in Tandem with the Labour Market in the European Union*. Ministry of Social Affairs and Health. Publications 1999:10. 177-194.

- GAMERO, J., (2005) "Economía y Desarrollo en América Latina: Tras la Reforma liberal de los noventa," in Clemente, A. y Del Valle, J. (eds.) *Pobreza, Desarrollo y Alianzas Multisectoriales - Balance y perspectivas*, IIED – América Latina Publicaciones, Buenos Aires.
- GERTLER, P., (2005): *The impact of conditional cash transfers on human development outcomes - A review of evidence from PROGRESA in Mexico and some implications for policy debates in South and Southern Africa*, World Bank.
- GIDDENS, A., (1985): *The nation State and Violence*. Cambridge: Polity Press, London.
- GLATZER, M. AND RUESCHEMEYER, D., (2005): *Globalization and the Future of the Welfare State*, University of Pittsburgh Press, Pittsburgh Pa.
- HARVEY, P.; SLATER, R.; FARRINGTON, J., (2005): "Cash Transfers – Mere 'Gadaffi' Syndrome or Serious Potential," in *Natural Resources Perspectives*, Number 97, March 2005, Overseas Development institute (ODI), London.
- ILO, (1998): *Principles of Social Security*, International Labour Organisation (ILO), Geneva.
- ILO, (2000): *World Labour Report 2000: Income security and social protection in a changing world*, International Labour Organisation (ILO), Geneva.
- ILO, (2001a): "Social Security, Poverty Reduction and Development," in ESS Paper ILO office, London.
- ILO, (2001b): *Social Security: A New Consensus*, International Labour Organisation (ILO), Geneva.
- ILO, (2006): "In Africa," www.ilo.org.
- ILO, (2006): "In Asian and the Pacific," www.ilo.org.
- ILO, (2006): "In the Americas and the Caribbean," in the International Labour Organization's website, and "Special double issue Social Security in Latin America," in *ISSA International Social Security Review*, Vol. 58, N^o. 2-3, April-September.
- JANVRY, A.; FINAN, F.; SADOULET, E.; VAKIS, R., (2005): *Can conditional cash transfers programs serve as safety nets to keep children at school and out of the labor market when exposed to shocks?* University of California and World Bank.
- JESSOP, B., (1997): "Capitalism and its Future: Remarks on Regulation, Government and Governance," in Markantonatou, M. *Bob Jessop and the Future of the Capitalist State Polity*, 2002, Cambridge Press <http://eprints.lanes.ac.uk>.

- KANNAN, K., (2004): "Social Security, Poverty Reduction and Development, Arguments for enlarging the concept and coverage of social security in a globalizing world," in ESS Paper no 21, Global Campaign on Social Security and Coverage for All, International Labour Organisation (ILO), Geneva.
- LE GRAND, J., (2003): *Individual Choice and Social Exclusion*, Centre for Analysis of Social Exclusion, London School of Economics, London.
- LEVY, H. ; LIETZ, C.; AND SUTHERLAND, H., (2005): *Alternative Tax-Benefit Strategies to Support Children in the European Union - Recent Reforms in Austria, Spain and the United Kingdom*, Innocenti Working Paper, 2005-07, UNICEF – Innocenti Research Centre, Florence, Italy.
- LSE, (2000): 1925: T. H. Marshall, London School of Economics and Political Science's website: www.lse.ac.uk/
- LUSTIG NORA, (2006): Key Note Speech, International Conference UNICEF-The New School, New York.
- MARCUS, R., (2004): "The role of cash transfers in tackling childhood poverty," CHIP Briefing 2; CHIP – Childhood Poverty Research and Policy Center, London, UK.
- MARSHALL THOMAS H. AND BOTTOMORE TOM ,(1992): *Citizenship and Social Class*, Pluto Press, London.
- MEADOWS, P.; LISTER, R.; KALETSKY, A.; HEWITT, P.; LE GRAND, J.; WILLETTS, D., (1998): "Roundtable: What should we do with the welfare state?" In *Prospect Magazine*, Londond, Issue 28.
- MEHROTRA, S., (2004): "Improving Child Wellbeing in Developing Countries - What Do We Know? What Can be Done?", in CHIP Report 9, Childhood Poverty Research and Policy Centre (CHIP) and Save the Children in China, India, Kyrgyzstan, Mongolia and the UK.
- MINUJIN, A.; DELAMONICA, E., (2003): *Reducing Child Poverty and Inequality in a World fit for Children*, Global Policy Section, Division of Policy and Planning, UNICEF, New York.
- MKANDAWIRE, T., (2004): "Social Policy in a Development Context: Introduction," in *Social Policy in a Development Context*, Palgrave MacMillan, New York.
- MKANDAWIRE, T., (2006): "Targeting and Universalism in Poverty Reduction," in *Poverty In Focus*, an online bulletin of the UNDP - International Poverty Centre (IPC), June 2006, New York.
- MONEE REPORT, (1997): "Children at Risk in Central and Eastern Europe: Perils and Promises", UNICEF, Florence.

- NAIM, M., (1999): “Fads and Fashion in Economic Reforms: Washington Consensus or Washington Confusion?,” in *Foreign Policy Magazine*, October 26, 1999. Working Draft of a Paper Prepared for the IMF Conference on Second Generation Reforms, Washington, D.C.
- NCCP, (2005): *Why Social Security Matters to Children and Families: What Every Policymaker Should Know*, The National Center for Children in Poverty, Columbia University, New York.
- NORTON, A.; CONWAY, T.; AND FOSTER, M., (2001): *Social Protection Concepts and Approaches: Implications for Policy and Practice in International Development*, Working Paper 143, Centre for Aid and Public Expenditure, Overseas Development Institute, London.
- NORTON, A., AND S. CONLIN, (2000): *Globalisation Processes and the Implications for the Development of Global Responses in the Field of Social Policy*. Unpublished. Department for International Development.
- OFFE, C., (1984): “Contradictions of the Welfare State,” Hutchinson, London.
- ORTIZ, I., (ed.) (2001): *Social Protection in Asia and the Pacific*, Asian Development Bank, Manila.
- PAHO, (2005): *Working together for the health in the Americas - Annual Report of the Director 2005*, Pan American Health Organization (PAHO), Washington DC.
- PATEL, F., (2004): “Improving Child Wellbeing – Lessons in Social Policy from the ‘High-Achievers’,” in CHIP Policy Briefing No. 5, CHIP – Childhood Poverty Research and Policy Center, London, UK. [http://www.childhoodpoverty.org/index.php/action=documentfeed/doctype=pdf/id=103/](http://www.childhoodpoverty.org/index.php?action=documentfeed/doctype=pdf/id=103/) (available 2-20-06).
- PEREZNIETO, P.; JONES, N., (2005): *Impacts of trade liberalisation on children and young people in Peru and Ethiopia*, Young Lives, London, UK.
- POLANYI, K., (2001): *The Great Transformation*. Beacon Press, Boston.
- RODRIG, D., (1999): *Why is there so Much Economic Insecurity in Latin America?*, Mimeo, Harvard University, Cambridge.
- SABATES-WHEELER, R.; KABEER, N., (2003): “Gender Equality and the Extension of Social Security” in *ESS Paper No. 16*, International Labor Office (ILO), Geneva.
- SEFTON, T., (2004): *A fair share of welfare: public spending on children in England*, CASE Report 25, Centre for Analysis of Social Exclusion (CASE) & Save the Children Fund (SCF), London, UK.

- SHEPHERD, A.; MARCUS, R.; BARRIENTOS, A., (2004): Policy paper on social protection. Department for International Development (DFID), London, UK.
- SOARES, F.; SOARES, S.; MEDEIROS, M.; GUERREIRO OSORIO, R., (2006): *Cash Transfer Programmes in Brazil: Impact on Inequality and Poverty*, Working Paper Number 21, UNDP - International Poverty Centre (IPC), June 2006, New York.
- SON, HYUN, (2006): "Cash Transfers in Africa – an Ex-ante Evaluation," in *Poverty In Focus*, an online bulletin of the UNDP - International Poverty Centre (IPC), June 2006, New York.
- SUBBARAO, K.; MATTIMORE, A.; PLANGEMANN, K., (2001): *Social Protection of African's Orphans and Other Vulnerable Children*, Africa Region Human Development Working Paper Series, African Region - World Bank.
- TITMUS, R., (1976): "Commitment to Welfare", London: GeorgeAllen & Unwin Publications.
- TOWNSEND, P., (2002): The Restoration of 'Universalism': The Rise and Fall of Keynesian Influence on Social Development Policies (Draft), UNRISD, Geneva.
- TOWNSEND, P., (2004): "From Universalism to safety Nets: The Rise and fall of Keynesian Influence on Social Development," in *Social Policy in a Development Context*, Palgrave MacMillan, New York.
- UN, (2000): "Enhancing social protection and reducing vulnerability in a globalizing world," in *Report of the Secretary General to the Thirty-ninth Session E/CN. 5/2001/2*, United Nations Economic and Social Council, Washington DC.
- UN, (2002): Resolution by the General Assembly: A World fit for Children, New York.
- UNDP, (2004): "Children and Poverty", In *Focus*, an online bulletin of the UNDP - International Poverty Centre (IPC), March 2004, New York.
- UNDP, (2006): "From the Editor" and "Insight," in *Poverty In Focus*, an online bulletin of the UNDP - International Poverty Centre (IPC), June 2006, New York.
- UNICEF, (2006a): *UNICEF Annual Report 2005*, UNICEF, New York.
- UNICEF, (2006b): *Child Protection Information Sheets*, UNICEF, New York.
- VAN DER HOEK, T., (2005): "Through Children's Eyes an Initial Study of Children's Personal Experiences and Coping Strategies Growing up Poor in

an Affluent Netherlands”, Innocenti Working Paper 2005-06 inwopa05/33, UNICEF – Innocenti Research Centre, Florence, Italy.

VAN GINNEKEN, W., (2003): “Extending Social Security: Policies for developing countries,” in ESS Paper No. 13, International Labour Organisation (ILO), Social Security Policy and Development Branch, Geneva.

WALTER, M., (1983): “Spheres of Justice: A Defense of Pluralism and Equality”, New York: Basic Books.

APPENDIX

Some definitions of Social Protection

World Bank: “A collection of measures to improve or protect human capital, ranging from labor market interventions, publicly-mandated unemployment or old-age insurance to targeted income support.”

For the World Bank, social protection consists in human-capital oriented public interventions (i) to assist individuals, households and communities to better manage risk, and (ii) to provide support to the incapacitated poor (Sabates-Wheeler and Kabeer, 2003).

United Nations Secretariat: “Broadly understood as a set of public and private policies and programs undertaken by societies in response to various contingencies to offset the absence or substantial reduction of income from work; to provide assistance for families with children as well as provide people with health care and housing” (UN, 2000).

Department for International Development (DFID): DFID does not appear to have an official definition. An operational definition proposed for DFID is: “The public actions taken in response to levels of vulnerability, risk or deprivation which are deemed socially unacceptable within a given society.”

For the DFID, social transfers are non-contributory, regular and predictable grants to households or individuals, in cash or in-kind. The DFID approach most clearly links the connection between social protection and development. Their position, however, seems to be constrained by their focus on poverty (especially chronic poverty) reduction (Conway *et al*, 2000).

Asian Development Bank (ADB): “The set of policies and programs designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people’s exposure to risks, and enhancing their capacity to protect themselves against hazards and the interruption/loss of income” (Ortiz, 2001, p. 41).

Federal Ministry for Economic Cooperation and Development / German Development Institute (BMZ/GTZ): “Support systems to help manage the risks faced in life and help cushion their consequences. Social security systems are not defined in a broad sense to cover the total scope of economic and social security (e.g. access to social services or job creation)” (Norton *et al.*, 2001, p.7).

International Labour Organizational (ILO): “The set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care; and, the provision of benefits for families with children.”

For the ILO, social protection is: a) The provision of benefits to households and individuals b) Through public or collective arrangements c) To protect against low or declining living standards d) Arising from a number of basic risks and needs. The ILO approach has traditionally and consistently been

broader, both conceptually and within its recommendations. Thus, for a long time, there was a debate about social security reform where the World Bank was pushing for reforms that eliminated a guaranteed return (ensuring a minimum income for all retirees) and the ILO supported reforms that strengthened social security systems. Much of this discussion deals with existing social security arrangements (basically pensions/retirement benefits for formal workers). Nevertheless, ILO is the institution that most clearly connects social security/protection with basic social services and the imperative to promote social inclusion. They also use a rights based approach (ILO, 1998, p.8-22; ILO, 2000, p. 29).

“[Social protection] is now ‘broadly understood as a set of public and private policies and programs undertaken by societies in response to various contingencies in order to offset the absence or substantial reduction of income from work; provide assistance to families with children; and provide people with health care and housing’ (quoted by Barrientos and DeJong, 2004, page 9, from UN 2000).

Regarding health issues, [social protection] is defined by Pan American Health Organization (PAHO) as “society’s guarantee, through public authorities, that individuals or groups of individuals can meet their health needs and demands through adequate access to health services of the system or any of the existing sub-systems in the country, regardless of their ability to pay” (PAHO, 2005).

“[Social protection] is both an approach and a set of policies. As an approach, it focuses on reducing risk and vulnerabilities, and includes ‘all interventions from public, private and voluntary organizations and informal networks to support communities, households and individuals in their efforts to prevent, manage and overcome risks and vulnerabilities’” (Shepherd *et al*, 2004, p. 9.).