



Policy on Social Protection

Summary.

‘Concern will work with host and donor governments to increase acceptance of people’s right to social protection and to ensure official recognition and funding of social protection schemes. Concern will work with civil society partners to increase demand for social protection and to hold governments accountable for the implementation of their responsibilities’

Whereas our emergency response programmes generally reach the very poorest and most vulnerable our development programmes often do not. To overcome this difficulty this policy aims to provide direction on how to integrate social protection initiatives into our extreme poverty reduction strategies. Social protection describes all forms of social insurance and social security/social welfare that governments regulate, provide, or otherwise make available to their citizens. They should be predictable and reliable sources of protection – either in cash transfers, in-kind transfers, or a combination of both – that help people maintain a minimum standard of living, as defined in each country. Social protection is a human right and an important factor in helping people out of extreme poverty and developing democratic, inclusive, and tolerant societies.

Social protection is a means of enabling our four organisational programmes to maximise depth of reach to those living in extreme poverty. It is thus a possible component of work in each of our existing programmes rather than an additional programme. It is a programme option to be considered at the alternatives analysis stage in the development of all our programmes and projects, after contextual analysis using our cross cutting themes of equality, rights, DRR, etc. It can be promoted by Concern working alone or Concern working with partners. It should be funded by government.

Our policy aim in social protection is to improve the well being of extremely poor people and to reduce their vulnerability by increasing the provision of reliable and predictable social protection by their governments. This will be achieved through strategies of promoting the right of extremely poor people to social protection and enabling them to enjoy that right; advocacy for increasing inclusion of social protection in official policies (such as Poverty Reduction Strategy Papers) and budgets; working for an increase in the provision of accessible and relevant social protection schemes; de-stigmatising extremely poor and vulnerable people as users of social protection schemes; and contributing to the definition of a minimum standard of living.

Our main area of focus in social protection will be on schemes of benefit to the extremely poor and those vulnerable to extreme poverty.

We will participate in the design of programmes and schemes with government, facilitate the input of targeted people and communities, and in select circumstances, implement pilot social protection schemes where required (especially pilots that have the capacity for scale-up). We will document the results of pilot schemes and advocate at all levels to show how extremely poor and vulnerable people can use social protection to improve their lives.

While we will hold governments accountable for not living up to their responsibilities, we will support duty bearers by building capacity, providing access to technical assistance and improved technology; enhancing cost effectiveness and transparency and supporting the development of an appropriate policy and regulatory environment.

The implementation of this policy will be monitored through a range of instruments, such as programme, country, and sector evaluations. We recognise that both internal and external environments change. Consequently the policy will be reviewed periodically in a consultative process. Responsibility for initiating the policy review process rests with Senior Management and Council.

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‘Concern will work with host and donor governments to increase acceptance of people’s right to social protection and to ensure official recognition and funding of social protection schemes. Concern will work with civil society partners to increase demand for social protection and to hold governments accountable for the implementation of their responsibilities’

1. Background

Our country programmes recognize that the very poorest often cannot participate in our programmes due to stigmatization, lack of labour and assets. This recognition translated into the inclusion of Social Protection in Concern’s Strategic Plan for 2006-2010. This policy aims to provide direction on how to integrate social protection initiatives into our extreme poverty reduction strategies.

2. Introduction

Social protection describes all forms of social insurance and social security/social welfare that governments regulate, provide, or otherwise make available to their citizens. They should be predictable and reliable sources of protection – either in cash transfers, in-kind transfers, or a combination of both – that help people maintain a minimum standard of living, as defined in each country. Well known social protection mechanisms include old age pensions and disability allowances; lesser known are direct income support to households and vouchers or other forms of subsidised access to health, education, and housing.

Social protection is a human right and an important factor in helping people out of extreme poverty and developing democratic, inclusive, and tolerant societies. Yet the vast majority of people in the developing world have little or no access to effective social protection systems. Instead they have to rely on informal assistance from their families and communities that, though vital, is often insufficient to allow a minimum standard of living and instead allows only a life of destitution and deprivation.

Social protection can provide essential, life-saving resources to those without other means of support. It can break the cycle of poverty in which people find themselves, and give people the ability to take advantage of development opportunities, such as education and employment, that are key to ending inter-generational poverty. Social protection is also important for those outside extreme poverty, but vulnerable to it, by being another reliable resource in times of livelihood stress, such as illness, displacement, or unemployment. It allows vulnerable people to maintain a decent standard of living whilst seeking solutions to the problems that have placed them in transient poverty.

Social protection is critical for those for whom indigenous protection mechanisms have failed. They include, in particular, the destitute and the extremely marginalised.

3. The Right to Social Protection

The right to social protection is enshrined in the Universal Declaration of Human Rights (1948) and the International Covenant on Economic, Social, and Cultural Rights (1976)^{1,2}.

Article 22 of the Universal Declaration of Human Rights states that “Everyone, as a member of society, has the right to social security and is entitled to realization, through

¹ Signed on the 16 December 1966, Entered into force on the 3 January 1976

² The quotations from these documents contain gender insensitive references which do not conform to Concern’s Equality Policy

national effort and international co-operation 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”, while Article 25 (1) declares that “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.”

The International Covenant on Economic, Social, and Cultural Rights states in Article 11 that “The States Parties to the present Covenant recognize the right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions. The States Parties will take appropriate steps to ensure the realization of this right, recognizing to this effect the essential importance of international co-operation based on free consent.”

Even though over one hundred and ninety countries have endorsed these rights, their application has been patchy and many countries fail to implement any meaningful form of social protection.

4. The External Environment

In recent years there has been increasing interest from donors and LDC governments in social protection as a means of protecting people from factors that lead to unacceptable standards of living and as a way of assisting people to graduate from extreme poverty to a more stable and secure life. The increased interest stems in part from the search for new tools to fight

poverty in the face of shortcomings in traditional developmental and emergency approaches. These shortcomings have been exposed by several factors³:

- Globalisation and population growth have provided both opportunities and difficulties to poor countries. Foreign investment, job growth, economic liberalisation coupled with a changing terms of trade (especially in agriculture) have been accompanied by increased migration, marginalisation, job mobility and transience, and the break-down of traditional community social ties and coping mechanisms. Those negatively affected often lack recourse to traditional coping strategies in times of hardship and are extremely vulnerable to poverty.
- HIV&AIDS has negated much of the development gains made in Southern Africa and in parts of Asia. When combined with other hazards, it has led to multi-dimensional vulnerability that is well beyond the capacities of those affected. HIV&AIDS is doubly harsh, as the economically productive die and the old are forced to assume responsibility for the young, just when they themselves require care and assistance. There is increased acceptance that neither direct health interventions nor classic emergency responses will take people out of HIV&AIDS-included vulnerability and poverty and that different approaches, including social protection, are required.
- Climatic change is already disrupting long-established weather patterns globally. As weather volatility increases, more people

³ Some of these factors, such as globalization, population growth and climate change, may also provide opportunities.

will become vulnerable to longer periods of food insecurity, drought, and flooding. Many of the countries which will be negatively affected are not in a position to combat effectively the anticipated challenges.

- Weak governance has led to fears that social protection measures could lead to widespread corruption. However, extremely poor people should be encouraged and assisted to demand better and fair services from their governments. In any case there is no evidence to show that Social Protection is more susceptible to corruption than other government schemes.

The increased interest in social protection also stems in part from advances in the rights agenda, which views social protection not as charitable handouts but as entitlements that all citizens have.

Governments, multilateral financial institutions and the assistance community have all re-examined social protection as one, amongst others, potential method of addressing poverty and vulnerability in a constantly changing environment. There is increasing recognition that social protection schemes with good design, targeting and management can bring real benefits to extremely poor and vulnerable people and contribute to social cohesion. With projected aid flows, social protection is feasible and would assist country economies to develop to a stage where the tax base could absorb the costs.

5. Social Protection and the Poor: Main Issues

Though an accepted part of the social and political fabric of the rich world since the early twentieth century, social protection has not been a popular approach to countering poverty and promoting development elsewhere. The reasons are several:

- Economic growth and economic policy development have taken priority over social policy, including social protection, in development models promoted by Western governments and followed by most developing countries. Many people outside the formal economy derive minimal benefits from it and are either extremely poor or at continuous risk of becoming so.
- Some governments have lacked the political will to initiate social protection programmes, reflecting in part their poorly-developed civil societies, lack of social cohesion, and tenuous relationships between citizens and the political elite. It is usually the extremely poor who are marginalised from political systems and unable to influence their leaders.
- Host and donor governments, the NGO community and multilateral financial institutions have been reluctant to fund social protection programmes, due in part to ideological objections to ‘welfare’ spending. This has been compounded by additional factors such as the perceived impact on debt obligations; macro-economic instability; inaccurate assumptions about costs and administrative capacity requirements; and lack of a broad tax revenue base. The extremely poor have suffered most as a result. This initial reluctance by donors is now changing with many donors now actively support social protection initiatives.
- Social protection is an equality issue. The extremely poor have suffered from stigmatisation, marginalisation, and exclusion based on others’ beliefs that they are to blame for their poverty and that they are unable to allocate resources wisely.
- There is a lingering belief among many socially and economically elite people in

both developed and developing countries that extremely poor people deserve their lot and should not be assisted.

There is ample evidence from social protection programmes in South and Central America, that relatively small amounts of cash and in-kind transfers have greatly improved living conditions of the extremely poor and vulnerable. Though there are some positive examples, the challenge remains to bring the right of social protection to the extremely poor and vulnerable in Concern's countries of operation.

6. Concern's Social Protection Work to Date

Social protection is essentially a new area of work for Concern. Many of Concern's projects in the 1970s and 1980s used a welfare approach, which, though somewhat similar in intent, lacked the government financing and backing essential to social protection work.

In more recent times, some Concern countries have cooperated with host government efforts to develop and implement social protection programmes. This has included designing and implementing food safety net projects; advocacy to governments; and technical cooperation with governments developing or expanding their social protection programmes. There has also been some work on advocating for the protection of extremely vulnerable groups, such as sex workers, which falls within the social protection remit. At the end of 2006, Concern was involved in social protection work in Bangladesh, and attending discussions on the subject with the government in Zambia.

Concern has also been involved in innovative emergency responses to local and national food shortages e.g. in Malawi, the FACT and DECT⁴

⁴ FACT – Food and Cash Transfers, DECT – Dowa Emergency Cash Transfers

programmes have illustrated how an emergency response that draws on local information can be used to help protect assets, reduce hunger and keep children in school. Though they were emergency responses, the interventions demonstrated how government could develop social protection as seasonal safety net mechanisms. The mechanisms could be set up to respond to certain criteria which would initiate a pre-determined response. The Malawi work also shows how social protection could be delivered in rural areas in Africa by private banks.

7. Concern's Social Protection Policy

Concern has decided to focus strategically on four organisational programmes: HIV&AIDS, Livelihood Security, Health, and Basic Education. Social protection is a means of enabling these programmes to maximise depth of reach to those living in extreme poverty. Social protection is thus a possible component of work in each of our existing programmes rather than an additional programme. It is a programme option to be considered at the alternatives analysis stage in the development of all Concern programmes and projects after contextual analysis using our cross cutting themes of equality, rights, DRR, etc. It can be promoted by Concern working alone or Concern working with partners.

Concern defines social protection as a set of reliable and predictable measures provided by the state;

(a) to provide a minimum standard of living to people who are extremely poor and

(b) to prevent people who are vulnerable from falling into extreme poverty.

It is a life-enhancing, rights based mechanism to ensure dignity, equality and the prospect of socio-economic security while ending the threat of inter-generational poverty.

Social protection programmes should be institutionalised and permanent structures designed to address chronic poverty and long-term vulnerability; they are substantially different from emergency interventions, such as cash transfer projects, which, though employing some similar modalities, are designed to address short-term vulnerability and transient poverty. A short term, area specific project is not deemed to be ‘social protection’ unless it is; for example a pilot project aiming to attain scale and institutionalisation in a subsequent phase.

Social protection includes a broad range of social security/social welfare programmes, their common factors being their provision by the government (either directly from a government department or through intermediaries working for and regulated by them) and their availability to and use by people at risk of or already in poverty. Specific measures include old age pensions, children’s allowances, disability allowances, direct income support, subsidised or free access to education and health services and housing, and in-kind transfers of food and other materials. Other crucial factors that make social protection measures useful to people are predictability (knowing what type of measures are available under specific conditions) and reliability (being able to factor available benefits into resource and expenditure planning).

7.1 Concern’s Core Values and Policies

Concern’s core values most relevant to social protection programmes are:

- Extreme poverty must be targeted.
- Respect for people comes first.
- All governments have responsibility for poverty elimination.
- Democracy accelerates development

- Participation by extremely poor people in the making of decisions which affect them

8. Aim and Focus in Social Protection

8.1 Policy Aim

Concern’s policy aim in social protection is to improve the well being of extremely poor people and to reduce their vulnerability by increasing the provision of reliable and predictable social protection by their governments. This will be achieved through strategies of:

- promoting the right of extremely poor people to social protection and enabling them to enjoy that right
- advocacy for increasing inclusion of social protection in official policies (such as Poverty Reduction Strategy Papers) and budgets,
- working for an increase in the provision of accessible and relevant social protection schemes,
- de-stigmatising extremely poor and vulnerable people as users of social protection schemes,
- contributing to the definition of a minimum standard of living.

8.2 Areas of Focus

Concern’s main area of focus in social protection will be on schemes of benefit to the extremely poor and those vulnerable to extreme poverty. Though social protection is a universal right for all people⁵, Concern’s work will focus on those who need social protection the most.

⁵ Article 9 of the International Covenant on Economic, Social and Cultural Rights

Concern will work with host and donor governments to increase acceptance of people's right to social protection and to ensure official recognition and funding of social protection schemes. Concern will work with civil society partners to increase demand for social protection and to hold governments accountable for the implementation of their responsibilities; for example in the case of the 13 signatory countries of the Livingstone Declaration on social protection⁶.

Concern will participate in the design of programmes and schemes with government, facilitate the input of targeted people and communities, and in select circumstances, implement social protection programmes or schemes where required (especially pilots that have the capacity for scale-up). Concern will pay special attention to minimising exclusion by linking eligible citizens with social protection programmes. Concern will work in partnership with other agencies that have already implemented social protection programmes to minimize piloting and to maximize the learning and application of lessons.

Concern will counter widespread stigmatisation of the users of social protection schemes, showing that the extremely poor and vulnerable usually make wise spending decisions. Concern will document the results of pilot schemes and advocate at all levels to show how extremely poor and vulnerable people can use social protection to improve their lives.

Concern will assist host governments and civil society to determine what a minimum standard of living means in each country context, based on both qualitative and quantitative factors. Concern will help assess if social protection programmes and schemes should provide for all

a person's needs or should bridge the gap to the minimum standard from available resources.

8.3 Targeting

Concern's programmes target the poorest people in the poorest countries in the world. Within countries, priority areas are identified based on poverty levels, the presence of other development actors, and access of the poor to services.

Through this policy, Concern's work will benefit people living in destitution, those suffering from extreme marginalisation and exclusion, and those with few or no reliable coping mechanisms. Such people include the landless, the homeless, the disabled, the chronically ill, the ostracised, abandoned children, the elderly, and those without recourse to adequate informal assistance schemes. All such people are extremely vulnerable to shocks caused by bad weather, economic shifts and conflict. While social protection measures may be required seasonally or at times of severe economic recession, in general it will focus on those who are consistently in the poorest economic strata. This target group is, essentially, a sub-set of Concern's wider target group and represents those least able to participate in and benefit from other Concern programmes.

8.4 Core Principles of Social Protection

The core principles of Social Protection promoted by Concern are:

- Social protection is a human right for all people, regardless of sex, race, age, socio-economic status, physical or mental ability, and geographic location.⁷ Concern will advocate that governments include social

⁶ Livingstone Call for Action 2006.

⁷ See Concern Worldwide's Equality Policy for more detail.

protection as part of their normal obligations to citizens.

- The benefits of government social protection programmes must accrue primarily to extremely poor people and those vulnerable to extreme poverty.
- Concern's work with government in developing social protection programmes will be based on an analysis of risk and vulnerability.
- Concern will not support government social protection programmes that negatively distort markets.
- Concern's will seek to ensure that social protection programmes do not damage indigenous protection measures that are of genuine benefit to extremely poor people.
- Concern's work in promoting social protection will be closely linked to our development and advocacy work which seeks to maximise graduation from poverty and the attainment of sustainable livelihoods.

Concern will support these principles through the measures outlined below.

Concern will advocate for the development of social protection systems that are available to all citizens; however, Concern will urge governments to ensure that the extremely poor and vulnerable are targeted first.

Concern will ensure that extremely poor and vulnerable become visible to those in government designing social protection policies and programmes. It will use its strong grassroots presence and increasing numbers of local partners to place the demand by poor people for the elimination of extreme poverty high on the social protection agenda. Concern

will also work within communities to de-stigmatise and de-marginalise the extremely poor.

To ensure the maximum public good Concern will develop good working relationships between host government departments in charge of social protection, service providers, target communities, and end users.

Concern will focus on ensuring that the demand for – and burden of – indigenous protection measures is lessened by the availability of social protection.

Social protection will be a key consideration in livelihoods, health, education and HIV&AIDS. There will be linkages with these programmes where possible.

Should the situation demand it, Concern will provide emergency assistance to vulnerable and poor people, irrespective of the presence or absence of social protection programmes.

As in all our work we will seek to share learning between countries and share and receive learning with and from other agencies.

9. Intervention Areas

9.1 Work in Stable Environments

The majority of Concern's social protection work will be in stable development contexts where the host government has acknowledged and acted upon the right to social protection by initiating formal social protection systems. Concern will also work with those countries investigating the possibility of developing such systems.

9.2 Work in Politically Unstable and Insecure Environments

Concern may support social protection work in unstable and insecure countries and such

decisions will be made after contextual analysis. However, as reliability, predictability, and government oversight are essential factors of social protection systems, Concern's work with extremely poor and vulnerable people in these countries is likely to focus on emergency interventions.

9.3 Advocacy and Development Education

Concern will work with like-minded actors at global and national levels to increase awareness and acceptance of social protection as a human right and as a valid approach to eliminating extreme poverty. With considerable experience in community-level development programmes, especially in livelihoods, Concern has the credibility to advocate on the rights and needs of the extreme poor. It will gain technical knowledge of and credibility in social protection through linkage with international alliances (such as the Grow Up Free From Poverty network) and collaboration with academic and research institutions on analysing and disseminating best practice in the sector.

Concern has experience of development education since its foundation in 1968. This has revealed that the public want to be informed about new approaches, want resource materials on them, and are willing to take action for change. Concern's development education work will seek to inform donors, supporters, and other people about issues in social protection.

10. Programme Approach

10.1 Rights-based Approach

Concern's strategic plan states that "Concern is adopting a rights-based approach to its work". A rights based approach to social protection implies:

- Promoting social protection as a right for all people, with the extremely poor and vulnerable as a priority target group.
- Empowering people by equipping them with the knowledge and skills to act to demand and access their social protection rights.
- Enabling the extreme poor and vulnerable to have influence on social protection policy and programming.
- Being accountable to all the people that Concern serves by promoting active participation and assuming a supporting role.
- Holding governments accountable for not living up to their responsibilities.
- Supporting duty bearers by building capacity, providing access to technical assistance and improved technology; enhancing cost effectiveness and transparency and supporting the development of an appropriate policy and regulatory environment.

10.2 Community Involvement

Concern recognises and supports communities that provide protection to the extremely poor, often from scarce resources. It also recognises that power imbalances and other inequalities within communities cause and replicate extreme poverty, often from one generation to another. Counteracting these imbalances and inequalities through capacity building and community development work will form part of Concern's social protection work. It will focus specifically on de-stigmatising and de-marginalising the extremely poor, thereby facilitating their access to social protection entitlements.

10.3 Government Capacity

The right to social protection can only be assured when governments act upon their duty to provide it. Concern will ensure that all its social protection work is done under the aegis of host governments and that, to the degree possible, it will form part of a national social protection programme. Concern will lobby for adequate resource allocations, priority targeting of the extremely poor and vulnerable, and for public accountability. Concern will provide technical assistance on programme design (especially targeting) and facilitate interaction between government staff, target communities, and the extremely poor.

10.4 Working with Partners

Concern will work closely with governments, which are the prime duty bearers of social protection. Whilst recognising governments' primary role, Concern will also work with market-based providers, such as insurance companies, that are willing to develop mechanisms of genuine use to the extremely poor. It will seek and act upon innovative opportunities that will increase the provision of social protection to the extremely poor.

Much of our work to promote social protection schemes will be in the form of advocacy with government and may involve the development of locally sustainable delivery mechanisms. It is inevitable that a lot of the work will be done through local partners and indeed by linking community based organisations with advocacy NGOs. This should help to develop synergies between different groups in country.

11. Policy Monitoring and Review Process

The implementation of this policy will be monitored through a range of instruments, such as programme, country, and sector evaluations.

Concern recognises that both internal and external environments change. Such changes may have a bearing on the scope and content of this policy. Consequently, it will be reviewed periodically. The review process will be consultative and participatory in nature. The responsibility for initiating the policy review process rests with Senior Management and Council.