

# What Is Social Protection

## Scoping Social Protection

Platform for Social Protection Zambia Policy Brief

Where  
does  
the Idea  
Come from

What  
are Concepts  
and Frameworks

What  
are Definitions  
of Social Protection





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# **SCOPING SOCIAL PROTECTION**

**Platform for Social Protection Zambia  
Policy Brief**

**Daniel Kumitz**

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# **Foreword**

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**T**his paper has been produced for the primary reason of supporting the Government of the Republic of Zambia led National Social Protection Policy development process. The scoping paper intends to provide some thinking behind why it is important to define social protection and what some possible alternatives and pitfalls of choosing either a narrow or a broad definition actually are. The paper remains neutral on which alternative is best on the premise that the ultimate choice is more a political than a pragmatic one. The positioning of the African Platform of Social Protection (APSP) of which PSP Zambia is a member is documented in chapter 4.

The paper is presented in four chapters and includes an annex listing various definitions that can be found in the literature or that are used by international organisations. In the introduction section, the paper looks at why it is important to define social protection and what social protection might be. The underlying theme in this section is that defining the scope of social protection is not neutral; it means to limit or open up the framework of political negotiation. The second chapter looks at some issues that underlie discussions of definitions such as a narrow versus a wide definition, and the needs based versus rights based approach which can be quite contentious in policy debates. The third chapter looks at some existing schools of thought that more broadly highlight issues of scope and range of social protection. The fourth chapter presents the position adopted by the Africa Platform for Social Protection (APSP). The Annex concludes this paper.

**Lusaka, April 2013, Ms Mutale Wakunuma,  
Country Coordinator Platform for Social Protection Zambia**

# The Task of Defining Social Protection

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## Why Define Social Protection?

Thankfully social protection has been talked about a lot more recently. But not all parties refer to the same understanding of social protection. Clear definitions are crucial in order to facilitate social and political dialogue.

### What is Social Protection?

Social protection is a rather broad concept, often even used interchangeably with the concept of social security. As such the term begs clear definition and in many cases relies on implicit understanding of the issue. This implicit understanding locates social protection in the field of providing for those in society unable to provide for themselves, the poor, the incapacitated, the unemployed, those not supposed to work such as children and women during maternity. Social protection thus deals with life's contingencies and provides a floor or safety net to keep people from falling into poverty. This implicit understanding still leaves a lot of questions open, such as:

- What kind of poverty? Extreme poverty, moderate poverty? Poverty below a food security line or below a basic needs line? Or poverty compared to the average earnings of a country or even other countries?
- Should it be a safety net, a floor, or rather a springboard to make people not only avoid poverty but even graduate from vulnerability and out of poverty?
- What kind of help? Help to assist people only in already manifest cases of vulnerability (when the house is figuratively or literally already burning)? Or help to avoid vulnerability altogether, for instance by providing meaningful old age benefits?
- Which kind of people? Should it be everyone or a select few? The chronic poor or the transient poor? Vulnerable groups or everyone? The incapacitated or also able-bodied poor? People of a certain age (below or above)?

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**Social protection is about providing for those unable to provide for themselves, the poor, the incapacitated, the unemployed, and those not supposed to work such as children and women during maternity.**

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Clearly social cohesion and lifting people above poverty levels in general is not simply a matter of singular and specific transfers. It includes general pro-poor and poverty alleviation policies and rights frameworks. Once we include agricultural subsidy programmes, negative income tax schemes and minimum wage instruments within the scope of social protection, the question arises, where do we draw the line? What is social protection and what is, more broadly, social policy or pro-poor economic/development policy?

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## Defining the scope of social protection is not neutral. It means to limit or open up the framework of political negotiation.

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Many arguments abound where to draw the line for social protection. Where does social protection end and social policy begins? How to distinguish between poverty reduction and social protection?

Three predominant frameworks are the ILO Social Protection Floor, the World Bank Social Risk Management (SRM) and the Transformative Framework by Rachel Sabates-Wheeler and Stephen Devereux. The three frameworks show just how thin the line can be between what social protection is and what it is not.

The SRM focuses on poverty reduction through management of risk factors that induce vulnerability, while the ILO Social Protection Floor suggests that there is a bottom line of social security, no one should live without. The SRM argues structurally in advancement of human capital and economic development and considers social protection a safety net and springboard for the vulnerable and the poor. In this, the SRM aims for a more prosperous society in general with little concern for individuals, it's about average wealth and aggregate poverty incidence. In contrast, the ILO centres on the human right of each single individual to be protected by social security. Both agree on the poverty reduction impact, but for the ILO social protection is not only for the poor and inclusion of everyone is a bottom line. The World Bank, however, embeds social protection more broadly in general social and economic policy, which is also the case in the Transformative Framework, arguably the broadest of the three. The aspect of transformation considers social justice the overarching objective and outcome of social protection.

Before we look at such frameworks in more detail in chapter 3, we next consider core aspects of definitions in chapter 2.

# Issues of Definition

2

**The devil is in the detail. Certain choices in social protection frameworks mark significant differences.**

## Narrow vs wide

Defining social protection in a narrow sense means to have a clearer cut field which can be operationalised and elaborated in small detail. But it also means

to exclude other aspects and dimensions. Reversely, using a wide or broad definition means to include a range of issues, but to create a field too large to handle in full detail in most policy processes. It therefore requires more rigour in getting institutional arrangements tightened. Should social protection only refer to (direct or indirect) transfers or also to rights and standards, such as minimum wages, minority rights, women's empowerment and rights at the working place? For instance, in the ILO Decent Work Agenda, social protection is one of four pillars, with employment, rights at work and social dialogue as the other three; in this, social protection is not inclusive of the other pillars, thus does not include rights frameworks and employment policy.

In a **narrow** sense, social protection may be defined as direct transfers to restore human welfare only, which would include transfers given to people who are affected by life-cycle contingencies such as sickness, unemployment, loss of a family member, old age or maternity. Whenever life's contingencies occur, the social protection framework would fill the void by providing substitution of income loss or by covering extra costs such as medical treatment, funerals or assistive devices. Whenever such contingencies are over, the social protection support comes to an end. Social protection would have a well-defined scope of benefits and not try to address structural causes of poverty or promote human welfare in general. Contrary to this, a **wider** framework of social protection might include general development efforts to raise income of rural smallholder farmers, combine gender mainstreaming with efforts to combat gender based violence, both substitute income loss and promote decent wages by minimum wage legislation, and so on. A narrow scope fits well with safety nets definitions. A wide scope might be part of general agendas to promote social change, curb inequality and address social justice.

## Public vs private

Should social protection include private schemes and arrangements or only public ones, or any but only publicly mandated (thus not voluntary ones)?

Limiting this to public or publicly mandated means excluding private insurance, local solidarity, kinship networks, informal arrangements such as burial societies and savings clubs and traditional systems, while putting clear focus on a state's

responsibility to deliver comprehensive protection despite other systems that may also or already be there. Including private schemes and programmes is more inclusive and liberal, but may also blur the view of what levels of social protection are guaranteed in a country as private sector benefits are not legally enforceable.

In reality we can observe that typically life-cycle contingencies are covered by a mix of public and private institutions (if they are covered at all). People may have mandatory pensions and buy additional old age insurance from private corporations. Where public benefits are insufficient to cover funeral or maternity expenses, kinship groups, burial societies and cooperatives may be there to cushion the costs.

### Cash **vs in-kind**

With a long predominance of in-kind transfers rather than cash for social assistance programmes, a line could today be drawn to only include cash transfers.

This would make all programmes comparable in numbers and emphasise the structural or longitudinal impact cash transfers may have but in-kind transfers (which typically are singular and not recurring) usually do not. It would, however, also mean to disqualify from the debate the prevalent in-kind schemes that are already there.

### Needs based **vs rights based**

Is social protection about helping those who need the help and by virtue of needing help deserve help or is it about the human right to social security? This distinction is quite important as it underlies decisions of where to start and where to stop. It corresponds to the distinction of inclusion vs. exclusion error, targeting vs. universalism and beneficiaries vs. clients.

An inclusion error occurs when recipients of benefits are included in a programme by mistake although they do not objectively fulfil the programme's selection criteria. Exclusion error occurs when people are excluded from a programme despite fulfilling the programme's eligibility criteria, which is a common error of targeting for the operationalisation of targeting may be faulty. A needs based approach will often prefer the exclusion error over inclusion error in order to economise and not to provide

too many "free handouts" where they would not be deserved. Reversely, a rights based approach will accept any inclusion error required in order to make sure that no more exclusion occurs.

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**In a rights-based framework,  
recipients are right-holders.  
The state is the duty-bearer.**

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A rights based approach does not refer to recipients as beneficiaries, as it does not operate along the lines of charity. Rather, it considers recipients as clients, who hold entitlements stemming from the social protection rights that have been defined. In the view of a rights based approach, the elderly, children or the sick have a right to decent livelihood and it is the state's duty to ensure these entitlements are properly delivered. Recipients thus are right-holders. The state is the duty-bearer. There is no gratitude expected from recipients, rather services are to be delivered in full quality and on time, in order not to violate rights. Under a rights-based approach, procedures of complaints are a required part of programmes and recipients are expected to engage in social dialogue through their own organisations.

## **Human Right to Social Security**

Article 22, Universal Declaration of Human Rights (1948):

*“Everyone, as a member of society, has the right to social security and is entitled to realization, through 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.”*

Historically, the current prominence of social protection has partly been driven by continuous social rights debates (cf. Brunori, O'Reilly 2010: 3). The Millennium Development Goals (MDGs) of 1999 also played a role and the World Bank added to social protection prominence by developing a needs-based Social Risk Management (SRM) approach in response to the MDGs, linking social protection to poverty alleviation and including general vulnerability reduction in the framework, far beyond income protection and labour policy. This heralded a paradigm shift in poverty reduction policies which previously had concentrated on economic development (mistakenly suggesting trickle down effects would reduce poverty) and emergency relief by in-kind help only. Social Cash Transfers reinvented much of poverty reduction from the mid-2000s onwards and thus fuelled the term social protection as a more encompassing concept than social security which in Southern Africa previously mostly stood for pension systems and workman's compensation only.

Next, we will examine different social protection frameworks with emphasis on SADC (2007), AU (2008) and ILO (2012) and later revisit the SRM and the transformative framework.

# 3

## Frameworks of Social Protection and Related Terms

The maybe shortest definition of social protection has been offered by Ferreira and Robalino (2010):

*"Together, social assistance and social insurance make up a country's social protection system".*

This definition is not substantive as it does not say anything about content or purpose of social protection. But it is a starting point, as it refers to other terms which are easier and more commonly defined. These terms are social assistance and social insurance. What do they mean?

**Social assistance** refers to non-contributory programmes such as cash transfers, while **social insurance** programmes are contributory such as typical pension schemes. The social assistance schemes are commonly needs-based while social insurance creates legal entitlements and is always rights-based (but only inclusive of insurance members). Social assistance is sometimes further sub-divided into social assistance and **social allowance**. Social allowances are automatic benefits for people belonging to certain categories such as the Elderly, Children or persons with disabilities – without prior means-test to assess whether prospective recipients control sufficient means or are in need. An example of such a three-way split is the SADC Code on Social Security of 2007:

*"Social allowances are universal payments made to persons in designated categories who are exposed to exceptional need (such as children, older persons, persons with disabilities) [...] Social assistance is a form of social security which provides assistance in cash or in kind to persons who lack the means to support themselves and their dependants. [...] Social insurance is a form of social security designed to protect income earners and their families against a reduction or loss of income as a result of exposure to risks. Social insurance is contributory with contributions being paid by employers, employees, self-employed persons, or other contributors."*

While the differentiation of social assistance vs. social insurance is rather straightforward and common among policy documents, differentiating social security vs. social protection is more difficult. Social insurance and social assistance (and allowance) may together make up social security by most standards, but whether that also equals social protection is not so clear. But before we inquire into possible differences between social security and social protection, we will first present major definitions in ILO, SADC and AU policy frameworks.



## What is Social Protection? What is Social Security? How Do They Differ?

**Social Security was defined in the ILO Convention 102 of 1952 in nine minimum standards:**

- |                                |                         |
|--------------------------------|-------------------------|
| (1) Medical Care               | (6) Family Benefits     |
| (2) Sickness Benefits          | (7) Maternity Benefits  |
| (3) Unemployment Benefits      | (8) Invalidity Benefits |
| (4) Old Age Benefits           | (9) Survivor's Benefits |
| (5) Employment Injury Benefits |                         |

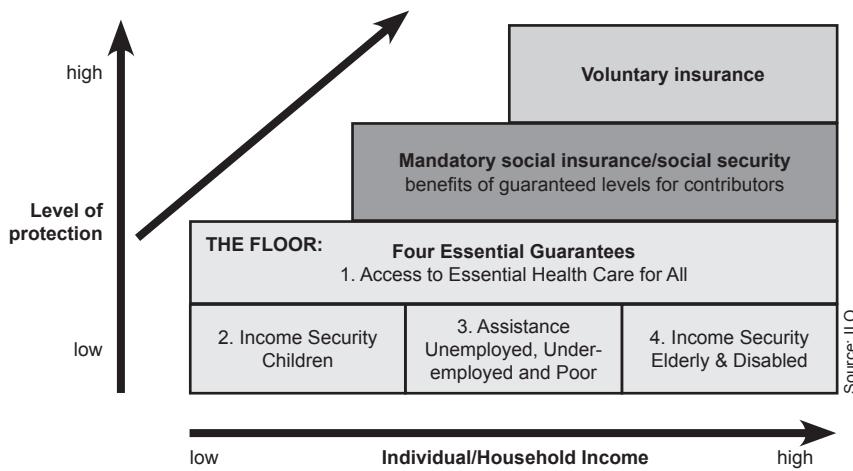
These are *minimum* standards which implies that social security should go well beyond. The same convention lists universal, assistance and insurance schemes as possible instruments to provide the minimum standards. By Convention 102, social security (not social protection) refers to the livelihood and income protection in eight cases of need (contingencies of the life-cycle): sickness (2 standards, treatment and income protection), childhood, unemployment, old age, employment injury, parenthood, maternity, invalidity and disability and widowhood/orphanhood.

Quite often, this conceptualisation of social security is used interchangeably with social protection. The ILO has adopted the term **social protection** as one of four pillars of its decent work framework and most recently in the **ILO Recommendation 202 of 2012, “Global Floors of Social Protection”**. This Recommendation prescribes four minimum guarantees, regarding children, the able-bodied unemployed, non-able bodied persons and persons with disabilities and the elderly. They all are to have income security. As a cross-cutting guarantee, everybody (not just the above groups) are to enjoy access to essential healthcare. This seems less than the above 9 minimum standards, but the Recommendation specifically defines the guarantees as a floor, a bottom line. As such, a floor is a beginning or first step on the social protection staircase (see Figure 1 on page 13).

The Recommendation 202 explicitly stipulates that states are to progressively expand social protection vertically by adding further benefits, after ensuring horizontal extension (by covering the entire population) of the floor benefits. To this end, the Recommendation 202 gives a detailed list of a whole range of suitable programme types, as quoted in following excerpts of the Recommendation.

## National Floors of Social Protection – ILO Recommendation 202 (2012)

- "4. Members should, in accordance with national circumstances, establish as quickly as possible and maintain their social protection floors comprising basic social security guarantees. The guarantees should ensure at a minimum that, over the life cycle, all in need have access to essential health care and to basic income security which together secure effective access to goods and services defined as necessary at the national level.
- 9.(1) In providing the basic social security guarantees, Members should consider different approaches with a view to implementing the most effective and efficient combination of benefits and schemes in the national context.
- (2) Benefits may include child and family benefits, sickness and health-care benefits, maternity benefits, disability benefits, old-age benefits, survivors' benefits, unemployment benefits and employment guarantees, and employment injury benefits as well as any other social benefits in cash or in kind.
- (3) Schemes providing such benefits may include universal benefit schemes, social insurance schemes, social assistance schemes, negative income tax schemes, public employment schemes and employment support schemes.
10. In designing and implementing national social protection floors, Members should:
- (a) combine preventive, promotional and active measures, benefits and social services;
- (b) promote productive economic activity and formal employment through considering policies that include public procurement, government credit provisions, labour inspection, labour market policies and tax incentives, and that promote education, vocational training, productive skills and employability; and
- (c) ensure coordination with other policies that enhance formal employment, income generation, education, literacy, vocational training, skills and employability, that reduce precariousness, and that promote secure work, entrepreneurship and sustainable enterprises within a decent work framework." (emphasis added by author)

**Figure 1: The Social Protection Staircase**

Similar to the Social Protection Floor is the Minimum Package defined in the **African Union (AU) Social Policy Framework (SPF)** which was adopted by all 53 member states **2008 in Windhoek**. Like ILO Recommendation 202, the AU Social Policy Framework targets people during life-cycle contingencies (childhood, unemployment, old age) and those not able-bodied and/or with disabilities and foresees health care provision for everybody.

Unlike the Recommendation, the SPF explicitly mentions informal workers to receive benefits. The debate here is whether the informal economy needs to be formalised to include informal workers under standard social security institutions such as pension or unemployment insurance funds, or whether specific, tailor made pathways need to be generated to include informal workers (such as voluntary contributions to pension insurance by petty traders and other informally self-employed informal workers/entrepreneurs).

Both the AU-SPF and the ILO Rec. 202 agree on the minimum level of social protection and both strongly embed social protection in a wider context of general social, economic and human welfare, as the following excerpts demonstrate.

## Minimum Package of Essential Social Protection – African Union Social Policy Framework (2008):

*"The interventions falling under a social protection framework include social security measures and furthering income security; and also the pursuit of an integrated policy approach that has a strong developmental focus, such as job creation, equitable and accessible health and other services, social welfare, quality education and so on. AU Member States have noted that social protection has multiple beneficial impacts on national economies, and is essential to build human capital, break the intergenerational poverty cycle and reduce the growing inequalities that constrain Africa's economic and social development.*

Member States are encouraged to choose the coverage extension strategy and combination of tools most appropriate to their circumstances. There is an emerging consensus that a **minimum package of essential social protection should cover: essential health care, and benefits for children, informal workers, the unemployed, older persons and persons with disabilities**. This minimum package provides the platform for broadening and extending social protection as more fiscal space is created.

A minimum package can have a **significant impact on poverty alleviation, improvement of living standards, reduction of inequalities and promotion of economic growth** and has been shown to be **affordable, even in low-income countries**, within existing resources, if properly managed." (emphasis added by author)

The Rec. 202 and the AU-SPF speak of both social protection and social security. But what is the difference between the two?

While the AU-SPF defines social security as one core part, but not the only part of social protection, which is seen to be more broader and inclusive of education, employment and general livelihood policies, the Rec. 202 uses the terms interchangeably. Major ILO players have later emphasised that social security should not be seen in opposition to social protection, that both "are actually part of the same policy concept" (Hagemejer & McKinnon 2013: 9). This reflects on the politics of definitions: If social protection is constituted as the "other" type of social security to take care of informal sector employees and rural poor, and social security is restricted to those in a formal working relationship, then this division might serve as an excuse not to pursue the same level of benefits for all workers, formally or informally employed. Such a view would contradict the Rec. 202.

Yet, even the ILO documents imply a gradual difference between social protection and social security. Social protection in Rec. 202 refers to any social security systems, be they public, private, traditional or communal, while ILO C. 102 of 1952 implies that social security refers to policies with **public mandate** only, i.e. benefits prescribed by law (although governments may still claim compliance if existing voluntary insurance levels are sufficient even without public mandate).

Similar to the AU-SPF, the **SADC Code on Social Security (2007)** defines social protection as a broader concept than social security:

- “1.4 Social protection: Social protection is broader than social security. It encompasses social security and social services, as well as developmental social welfare. Social protection thus refers to public and private, or to mixed public and private measures designed to protect individuals against life-cycle crises that curtail their capacity to meet their needs. The objective is to enhance human welfare. Conceptually and for purposes of this Code social protection includes all forms of social security.”
- “1.5 Social security: This refers to public and private, or to mixed public and private measures, designed to protect individuals and families against income insecurity caused by contingencies such as unemployment, employment injury, maternity, sickness, invalidity, old age and death. The main objectives of social security are: (a) to maintain income, (b) to provide health care, and (c) to provide benefits to families. Conceptually and for the purposes of this Code, social security includes social insurance, social assistance and social allowances.”



## Conceptual Frameworks of Social Protection

Social protection as a framework has been elaborated in different models. As early as 1994, Indian Economist **Sanjivi Guhan** proposed social protection to consist of three concentric circles of “**protection, prevention and promotion**”:

*“The outer circle of promotional measures would include the whole array of macroeconomic, sectorial and institutional measures of major importance for poverty reduction, operating at the macro and meso levels. [...] Middle circles would consist of what have come to be known as direct measures for poverty alleviation, such as asset re-*

*distribution, employment creation, and food security. The inner circle would contain specific measures for the relief from or protection against deprivation to the extent that the latter is not, or cannot be, averted through promotion and preventive approaches.” (Guhan 1994)*

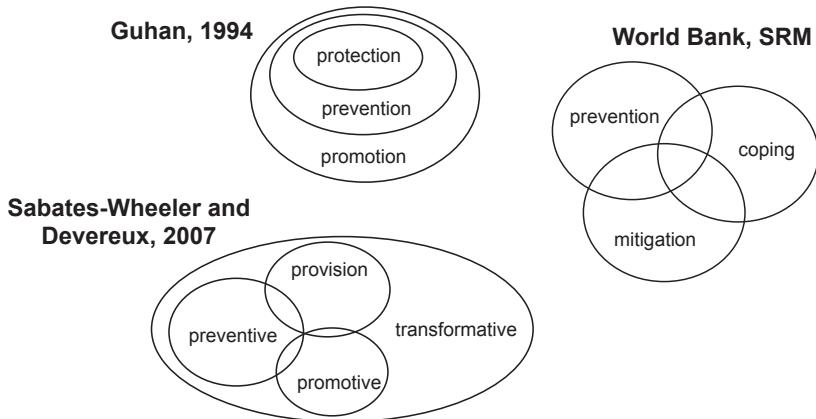
In contrast to Guhan, the **World Bank Social Risk Management** (SRM) framework combines three different purposes of social protection in a non-hierarchical order with overlap: prevention, coping and mitigation: “Social Protection as public interventions to (i) assist individuals, households, and communities to better manage risk, and (ii) provide support to the critically poor” (Holzman, Jørgensen 2000). As such, it is horizontally much broader than social security, but vertically more limited, as it centres on risk management, not human rights.

A third prominent framework was presented by Rachel Sabates-Wheeler and Stephen Devereux in 2007. They build on the model by Guhan and add a fourth dimension: **transformative social protection**. Transformative means that, when thinking of Social Protection, one should:

*“no longer be focused on how to design a policy so that various groups face less risk in a given context but on how to transform this context to minimize risk for a range of vulnerable groups”*  
(Sabates-Wheeler and Devereux 2007: 24).

The three frameworks are visualised in Figure 2.

**Figure 2: Visualisation of Social Protection Frameworks**





## What is the Range of Social Protection?

Definitions differ according to purpose and nature attributed to social protection. Where transformative social protection aims at increasing social justice, thereby touching upon general social and political (even economic) inclusion, other definitions define social protection as safety net, risk management or investment in human capital of future generations. This typically depends on overarching policy believes. There are quite different paradigms regarding the nature and desirable level of social justice and social and human welfare.

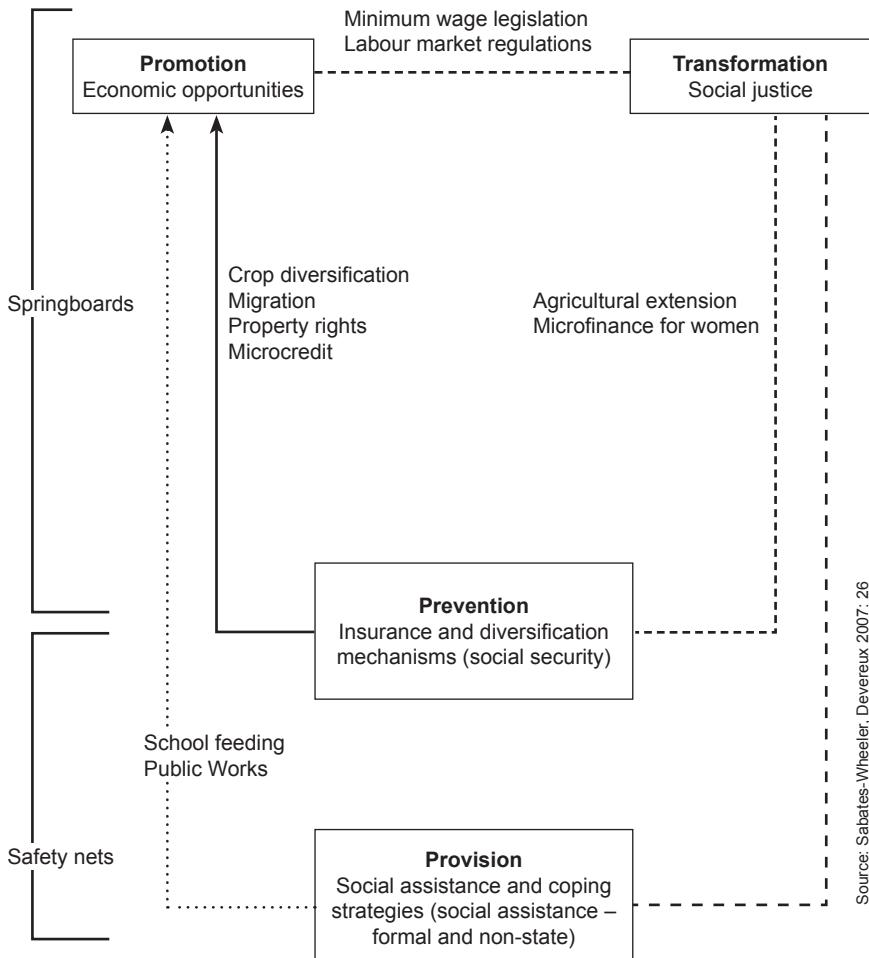
**Gøsta Esping-Andersen** (1993) has developed a model of **different welfare states** based on Western examples. This model demonstrates different political ideologies as framework to welfare, the social-democratic, conservative and liberal model. *Social-democratic welfare states* provide welfare on the principle of universality and citizenship and produce the most egalitarian societies. *Conservative-christian-democratic welfare states* build on the principle of subsidiarity where the state (only) steps in when subordinate levels such as families and communities fail, thus producing general social security while maintaining high social stratification (the less wealthy remain less wealthy). *Liberal welfare states* trust the market and seek minimal intervention into free markets, providing means-tested basic needs only and no further assistance beyond, thus producing highly unequal wealth distribution (increasing stratification, the rich become even richer).

By positioning social protection in the context of general social justice and reduction of social inequality, the **transformative approach by Rachel Sabates-Wheeler and Stephen Devereux**, as visualised in Figure 3 on page 18, probably is currently the most progressive framework available. The authors elaborate:

*“A transformative approach extends the definition of social protection beyond targeted income and consumption transfers that address chronic poverty and livelihood threats. Strategies to deal with social vulnerability must address the social injustice that arises from structural inequalities and abuses of power, and transformative social protection must aim to achieve empowerment, equity and the realisation of economic social and cultural rights”*

(Sabates-Wheeler, Devereux 2007: 27).

**Figure 3: Dimensions of Social Protection  
(Sabates-Wheeler & Devereux 2007)**

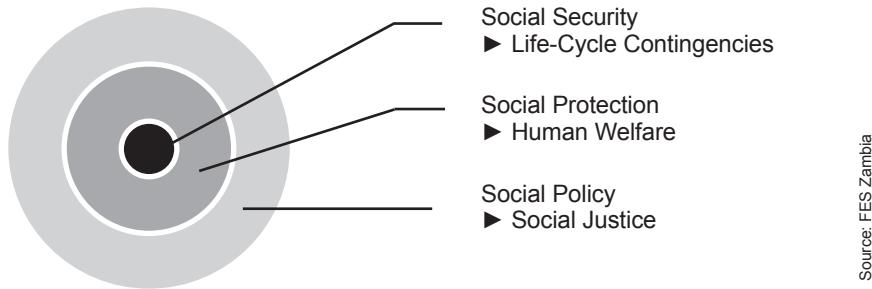


Source: Sabates-Wheeler, Devereux 2007: 26

The transformative model of social protection combines safety nets and springboards. Provision is immediate and helps people in need (social assistance), whereas prevention as social insurance prepares help in advance. Together the two form a safety net to keep people out of poverty. Promotion and transformation add a springboard to escape economic poverty and vulnerability altogether, by providing agricultural support, women's empowerment, microfinance or minimum wages. In this, transformative effects change the very social structures that produce poverty in the first place. For example, adequate maternity protection empowers mothers to overcome gender discrimination in other parts of life.

Similar to the concept of transformative social protection, UNRISD defines **social policy** as "public policies and institutions that aim to protect citizens from social contingencies and poverty, and ultimately to enable them to strive for their own life goals" ([www.unrisd.org](http://www.unrisd.org)). As such, social policy speaks to social protection, in a more encompassing way. This has been utilised in the concentric circles model of social security, developed by Daniel Kumitz for FES Zambia:

#### **Figure 4: The Concentric Circles Model of Social Security**



In this model the three circles reflect different scopes of social impact: Social Policy implements a country's respective understanding of social justice. Social protection concerns all issues of human welfare (by governing direct and indirect transfers, rights frameworks, subsidies, and services). Social security specifically targets life-cycle contingencies by direct transfers (through social assistance, social allowance and/or social insurance). Following this model, social security as defined in C. 102, in a narrow sense, is at the heart of social protection, which is taken as a broader framework that further includes social services, indirect transfers and rights frameworks and is governed by the general social policy framework it is part of. The latter typically defines whether social protection works in a transformative way or not.

# 4 How Does the APSP View Social Protection?

**The African Platform for Social Protection defines social protection as follows in its Annual Review Report 2012:**

*“The APSP defines social protection as a set of policies and programmes designed and implemented by the state and other stakeholders to reduce poverty and vulnerability by cushioning people’s exposure to risks, and enhancing their capacity to protect themselves against shocks and interruption or loss of income, and promoting their ability to come out of poverty.*

*This definition accommodates the four broad sets of social protection interventions identified by UNICEF, namely, protecting people already in situations of deprivation by offering relief, preventing deprivation and mitigating its impact, promoting development of human capital, and transforming structural and policy inadequacies which create and sustain inequality and marginalisation.*

*A broad understanding of social protection allows the APSP to engage with a diverse range of stakeholders and their interventions.”*

With this definition the APSP positions itself strongly in the “minimum package” framework of the AU Social Policy Framework and ILO Social Protection Floor. The APSP furthermore adopts the quaternity of protection, prevention, promotion and transformation of Sabates-Wheeler and Devereux, which was adopted by UNICEF in 2004 (from where the APSP quotes the concept).

The APSP commits itself to a rights-based take on social protection as a human right. While recognising the viability of targeted social protection schemes in general, the APSP feels more favourable of universal schemes, as targeted schemes invariably produce exclusion errors.

As regards the overarching political framework, the APSP favours state-owned publicly funded schemes with assistance from cooperation partners in order to contribute to national development through social protection spending:

*“The financing of social protection in Africa has been a subject of much discussion and debate. Despite evidence that social protection programmes contribute significantly to reducing poverty and vulnerability, most low-income and middle-income countries are reluctant to invest in them, citing cost as the main obstacle. However, the example of a low-income country like Lesotho which*

*provides a non-contributory pension scheme for its older citizens shows that at a modest level social protection is affordable. Social protection advocates argue that viewing social protection as central rather than peripheral to national development will help to overcome concerns about cost. Additionally, the growing acceptance of social protection as a right protected by several international human rights conventions and national constitutions, as in Kenya, means that governments will increasingly be obliged to integrate social protection into their national development strategies.*

*The APSP believes that social protection should be owned by national governments with financial support from development partners.”*



### **The Africa Platform for Social Protection**

*The Africa Platform for Social Protection, based in Nairobi, is a Pan-African non-governmental organisation working in the five regions of the African Union. They support the establishment and strengthening of CSO Platforms in national efforts which include Social Protection policy formulation, implementation, monitoring and evaluation. The Platform for Social Protection Zambia is a member platform in the Africa Platform.*

*More information at [www.africapsp.org](http://www.africapsp.org)*

# 5

## Annex: Examples of Definitions

### African Union Social Policy Framework (2008)

"The purpose of social protection, according to the United Nations, is to ensure minimum standards of well-being among people in dire situations to live a life with dignity, and to enhance human capabilities. Social protection includes responses by the state and society to protect citizens from risks, vulnerabilities and deprivations. It also includes strategies and programmes aimed at ensuring a minimum standard of livelihood for all people in a given country. This entails measures to secure education and health care, social welfare, livelihood, access to stable income, as well as employment. In effect, social protection measures are comprehensive, and are not limited to traditional measures of social security."

<http://sa.au.int/en/content/social-policy-framework-africa>

### Barrientos et al. (2005)

"[Out of two possible definitions.] one can identify a contest between two different visions of social protection. One is a narrow vision: social protection is a means of providing short-term assistance to individuals and households to cope with shocks while they are temporarily finding new economic opportunities that will rapidly allow them to improve their situation. The other is a broader vision that sees social protection as having both short-term and long-term roles in poverty reduction: helping people to conserve and accumulate assets and to transform their socio-economic relationships so that they are not constrained from seizing opportunities by bonding or clientelism. In cases where people are dependent on others, because of age, infirmity or disability, then this broader vision envisages longterm forms of social assistance such as grants and non-contributory pensions. The narrow vision sees a clear distinction between social protection and livelihood promotion, while the broad vision sees them as being closely related."

### Department For International Development (2005)

"The sub-set of public actions carried out by the state or privately that address risk, vulnerability and chronic poverty. DFID divides SP policies in 3 subsets:

- ▶ Social insurance comprises individuals pooling resources by paying contributions to the state or a private provider so that, if they suffer shock or permanent change in their circumstances, they are able to receive financial support [...].
- ▶ Social assistance involves non-contributory transfers to those deemed eligible by society on the basis of vulnerability or poverty.
- ▶ Setting and enforcing minimum standards to protect citizens in the workplace, although this is difficult to achieve within the informal economy."

### Ellis, Devereux and White (2009)

"Viewed through the lens of risk and vulnerability, [...] social protection can be interpreted as offering the potential means for addressing the multiple factors causing persistent poverty and rising vulnerability."

### Food and Agriculture Organisation (2009)

"In addition to safety-nets, social protection also includes labour-market policies and insurance options (for contributory pensions and health insurance), as well as some components of sectoral policies whose main focus is on areas such as education, health, nutrition or agriculture."

### Hickey (2007)

"[...] politics is central to the ways in which social protection is emerging in Africa. Political institutions provide significant incentives for, and barriers to, action, while the ways in which key political actors and agencies engage with those in poverty is also critical. Issues of élite discourses and organisational culture and "fit" require as much attention as the more technocratic agendas of capacity-building."

More broadly, political institutions and actors operate in a policy environment that is clearly shaped by socioeconomic forces, particularly concerning public attitudes, levels and forms of inequality, and also processes of change, such as urbanisation. Donor agencies are critical policy actors in many African countries, and need to give social protection a higher priority and ensure its fuller integration with other elements of their policy agendas."

### **Norton, Conway and Foster (2001)**

"Social protection consists of the public actions taken in response to levels of vulnerability, risk and deprivation, which are deemed socially unacceptable within a given polity or society. Social protection thus deals with both the absolute deprivation and the vulnerabilities of the poorest, and also with the need of the currently non-poor to have security in the face of shocks and life-cycle events. The "public" character of this response may be governmental or non-governmental, or may involve a combination of institutions from both sectors."

### **International Labour Organisation (1952)**

Convention 102 (1952) of the International Labour Organisation (ILO), The Social Security (Minimum Standards) Convention, establishes minimum standards for nine branches of social security, thereby defining social security as the combination of these nine branches. They are: i) medical care; ii) sickness benefit; iii) unemployment benefit; iv) old-age benefit; v) employment injury benefit; vi) family benefit; vii) maternity benefit; viii) invalidity benefit; and ix) survivors benefit. Convention No. 102 does not prescribe how to reach these objectives but suggests three ways: i) universal schemes; ii) social insurance schemes; and iii) social assistance schemes.

### **International Monetary Fund (2001)**

"Government outlays on social protection include expenditures on services and transfers provided to individual persons and households, and expenditures on services provided on a collective basis. Expenditures on individual services and transfers are allocated to groups through expenditures on collective services are assigned to groups. Collective social protection services are concerned with matters such as the formulation and administration of government policy, the formulation and enforcement of legislation and standards for providing social protection, and applied research and experimental development into social protection affairs and services."

### **Organisation for Economic Co-operation and Development (2009)**

"Policies and actions which enhance the capacity of poor and vulnerable people to escape from poverty and enable them to manage risks and shocks better. Social protection measures include social insurance, social transfers and minimum labour standards."

### **PF Manifesto (Ruling Party in Zambia) (2011)**

"Subject to the cautions of the preceding paragraph, specific measures to be included in our comprehensive policy will include:

- ▶ The poorest families will be helped in accessing education and health, to ensure that they and their children are not excluded from basic services;
- ▶ Very vulnerable families will be helped into self-reliance through the delivery of input packs in rural areas, and skills training / micro business development activities in urban areas;
- ▶ People affected by unforeseen natural disasters or shocks will be supported with programmes to support immediate survival, and to restore and strengthen livelihoods ;
- ▶ Development of a package of life-cycle based benefits, including the development of age-based grants to address widespread poverty, deprivation and suffering;"

## **Rights-Based Approach / Overseas Development Institute (Piron 2004)**

"The key contributions of a rights-based approach to social protection are that it:

- ▶ considers SP to be a right and entitlement, and not just a matter of charity;
- ▶ places clear obligations on states to guarantee SP;
- ▶ can use a range of international human rights standards to justify SP, starting with those related to social security but broadening out to all human rights;
- ▶ highlights the core obligations and minimum standards that can be expected, as well as the specific requirements of vulnerable groups;
- ▶ can use a range of human rights principles to justify SP and also influence the design of schemes (e.g. equality and non-discrimination, participation and accountability);
- ▶ places citizenship, and the importance of understanding social and political contexts, at the centre of the justification and delivery of SP;
- ▶ as a result requires a focus on the ability of citizens to claim their SP entitlements;
- ▶ as well as a focus on accountability mechanisms, and institutional capacity, to guarantee the appropriate design and delivery of SP; and thus
- ▶ links demand-side with supply-side considerations, when SP can often appear be more technical and supply-side focused."

## **Republic of Zambia (2006) (FNDP)**

"Social protection refers to policies and practices that protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation and/or are vulnerable to risks and shocks."

## **Republic of Zambia (2010) (SNDP)**

"Social protection is a poverty reduction strategy that promotes human development, social equity and human rights. The high levels of extreme poverty and vulnerability, coupled with multiple effects of HIV and AIDS and unemployment provide a strong justification for the need for social protection. The Vision for the Social Protection sector is "a nation with capacity to promote and provide sustainable security against constant or periodic critical levels of deprivation and extreme vulnerability by 2030". The sector goal is "to empower low capacity households and provide social assistance to incapacitated households and support to vulnerable people to live decent lives". During the SNDP period, the focus of the sector will be to effectively coordinate and provide social protection through empowering low capacity households, providing social assistance to incapacitated households and supporting various vulnerable groups. The SNDP objectives, strategies and programmes for the sector are as follows:"

No.	Objectives	Strategies	Programmes
1.	To empower Low Capacity Households (LCHs).	a) Provide access to finance, agricultural inputs and training to vulnerable groups; and b) Expand social security coverage to formal and informal sectors.	Empowerment of Low Capacity Households
2.	To provide Social Assistance to Incapacitated Households.	a) Provide regular, predictable transfers to the chronically poor to support basic needs and human development; and b) Provide discrete transfers in response to shocks to people at risk of rapid deterioration in economic & social wellbeing and security;	Social Assistance to Incapacitated Households
3.	To provide care and support to vulnerable children and youth.	a) Provide places of safety, vocational and life skills training to vulnerable children and youth; and b) Support school attendance of vulnerable children and youth'.	Support for Vulnerable Children and Youth

No.	Objectives	Strategies	Programmes
4.	To ensure the protection of human rights and provision of services to vulnerable groups	a) Establish one stop centres and places of safety in all the Provincial centers; and b) Provide empowerment for survivors of violence & human trafficking through the provision of livelihood services.	Enhancement of Access to Justice for Vulnerable groups

### Sabates-Wheeler and Devereux (2004)

"Social Protection describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups."

### Sabates-Wheeler and Devereux (2007)

"A transformative approach extends the definition of social protection beyond targeted income and consumption transfers that address chronic poverty and livelihood threats. Strategies to deal with social vulnerability must address the social injustice that arises from structural inequalities and abuses of power, and transformative social protection must aim to achieve empowerment, equity and the realisation of economic social and cultural rights."

### SADC Code on Social Security (2007)

**1.1 Social allowances:** These are universal payments made to persons in designated categories who are exposed to exceptional need (such as children, older persons, persons with disabilities), designed to assist them in the realisation of their full potential. The objective of social allowances is social compensation. Social allowances are financed from government revenue and are not means-tested. They are paid to all persons falling within the designated categories, regardless of their socio-economic position.

**1.2 Social assistance:** This is a form of social security which provides assistance in cash or in kind to persons who lack the means to support themselves and their dependants. Social assistance is means-tested and is funded from government revenues. Normally, the beneficiaries are those who are not covered by any other form of social security. The objective of social assistance is to alleviate poverty through, amongst other things, the provision of minimum income support.

**1.3 Social insurance:** This is a form of social security designed to protect income earners and their families against a reduction or loss of income as a result of exposure to risks. These risks impair one's capacity to earn income. Social insurance is contributory with contributions being paid by employers, employees, self-employed persons, or other contributors, depending on the nature of the specific scheme. Social insurance is aimed at achieving a reasonable level of income maintenance.

**1.4 Social protection:** Social protection is broader than social security. It encompasses social security and social services, as well as developmental social welfare. Social protection thus refers to public and private, or to mixed public and private measures designed to protect individuals against life-cycle crises that curtail their capacity to meet their needs. The objective is to enhance human welfare. Conceptually and for purposes of this Code social protection includes all forms of social security. However, social protection goes beyond the social security concept. It also covers social services and developmental social welfare, and is not restricted to protection against income insecurity caused by particular contingencies. Its objective, therefore, is to enhance human welfare.

**1.5 Social security:** This refers to public and private, or to mixed public and private measures, designed to protect individuals and families against income insecurity caused by contingencies such as unemployment, employment injury, maternity, sickness, invalidity, old age and death. The main objectives of social security are: (a) to maintain income, (b) to provide health care, and (c) to provide benefits to families. Conceptually and for the purposes of this Code, social security includes social insurance, social assistance and social allowances."

## **United Nations (2000)**

"There are substantial differences among societies in terms of how they approach and define social protection. Differing traditions, cultures and organisational and political structures affect definitions of social protection, as well as the choice about how members of society should receive that protection. In the context of this report, social protection is broadly understood as a set of public and private policies and programmes 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 to provide people with health care and housing. This definition is not exhaustive; it basically serves as a starting point of the analysis in this report as well as a means to facilitate this analysis."

## **United Nations Children's Fund**

"In recent years, social protection has emerged as a major new focus in efforts to reduce poverty around the world. Social protection can be understood as a set of public actions which address not only income poverty and economic shocks, but also social vulnerability, thus taking into account the inter-relationship between exclusion and poverty. Through income or in-kind support and programmes designed to increase access to services (such as health, education and nutrition), social protection helps realize the human rights of children and families. Social protection strategies are also a crucial element of effective policy responses to adverse economic conditions, addressing not only vulnerabilities caused or exacerbated by recent crises but also increasing preparedness to future uncertainty."

[http://www.unicef.org/socialpolicy/index\\_socialprotection.html](http://www.unicef.org/socialpolicy/index_socialprotection.html)

## **World Bank Social Risk Management (= Holzman, Jørgensen 2000)**

"The proposed definition sees SP as public interventions to (i) assist individuals, households, and communities better manage risk, and (ii) provide support to the critically poor. This definition and the underlying framework of Social Risk Management:

- ▶ Present SP as a safety-net as well as a spring-board for the poor. While a safety-net for all should exist, the programmes should also provide the poor with the capacity to bounce out of poverty or at least resume gainful work.
- ▶ View SP not as a cost, but rather, as one type of investment. A key element of this concept involves helping the poor to continue to have access to basic social services, to avoid social exclusion, and to resist coping strategies with irreversible negative-effects during adverse shocks.
- ▶ Focus less on the symptoms and more on the causes of poverty by providing the poor with the opportunity to adopt higher risk-return activities and avoiding inefficient and inequitable informal risk sharing mechanisms.
- ▶ Take account of reality. Among the world population of 6 billion, less than a quarter of individuals have access to formal SP programs, and less than 5 percent can rely on their own assets to successfully manage risk. Meanwhile, eliminating the poverty."

## List of Acronyms

6

APSP	Africa Platform for Social Protection
AU	African Union
AU-SPF	African Union Social Policy Framework
AIDS	Acquired Immuno-Deficiency Syndrome
C. 102	ILO Convention 102 of 1952 (Social Security)
DFID	Department for International Development
FES	Friedrich Ebert Stiftung
FNDP	Fifth National Development Plan
HIV	Human Immuno Virus
ILO	International Labor Organization
NGO	Non Governmental Organization
PF	Patriotic Front
Rec. 202	ILO Recommendation 202 (Social Protection Floors)
SADC	Southern Africa Development Community
SNDP	Sixth National Development Plan
SP	Social Protection
SPF	African Union Social Policy Framework
SRM	Social Risk Management
UN	United Nations
UNRISD	United Nations Research Institute for Social Development

# 7

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**The Platform for Social Protection Zambia**  
is a national platform of CSOs advocating for  
the development and implementation of effective  
policies and programmes for social protection  
in Zambia. The overall aim of the platform is to  
build well-coordinated platforms for civil society

organizations to engage in, promote and support social protection discourses  
and programmes in Zambia. Through its advocacy, PSP Zambia contributes to  
increasing investment in and visibility of social protection on the national poverty  
reduction agenda in Zambia.'

The Mission of the Platform is  
**'to advocate for effective social protection policies and programs  
for all in Zambia.'**

In order to achieve this, PSP Zambia coordinates CSO efforts with a view to create a vibrant civil society movement that actively pursues the social protection agenda in Zambia.

The Vision of the Platform is  
**'A Zambia in which all individuals are protected  
from poverty and vulnerability.'**

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**Social Protection has gained prominence** in policy frameworks and government programmes throughout the world, not least due to the adoption of the Social Protection Floor Recommendation by the International Labour Conference in 2012. Many countries are in the process of implementing social protection floors. Publications, conferences, policy papers and public debates on social protection abound. Prominent NGO platforms promote social protection. And yet it remains surprisingly unclear what exactly is the meaning of social protection. Often used interchangeably with the long-standing concept and human right of social security, social protection can be a new concept to existing poverty reduction objectives or an encompassing, comprehensive approach to social policy in general. It addresses life-cycle contingencies such as parenthood, unemployment, sickness and death and may expand the provision of livelihood by elements of promotion and prevention. It may even be a pathway to the transformation of social structures and thus serve social justice.

**This publication developed by the Platform for Social Protection Zambia** in collaboration with Friedrich-Ebert-Stiftung explores the different frameworks that exist to define Social Protection. Definitions may confine or expand the concept, they may focus on rights or needs, and encompass a wide range of programmes and policies. An annex gives academically, politically and regionally relevant examples of social protection definitions.

**What exactly is Social Protection?** This publication elaborates the concept step by step and presents the reader with options how to define and scope social protection.

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