



Federal Ministry  
for Economic Cooperation  
and Development



# A systems perspective on Universal Social Protection

Towards life-long equitable access to comprehensive social protection for all

A discussion paper in the German Health Practice Collection

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## GERMAN HEALTH PRACTICE COLLECTION

### ***Working together to generate and share learning***

The German Health Practice Collection (GHPC) is a joint initiative of the German Federal Ministry for Economic Cooperation and Development (BMZ) and its implementing agencies, the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and KfW Development Bank (KfW). Established in 2004, the Collection is built around a series of **case studies** which document insights generated during the implementation of German-supported health and social protection programmes. Since 2017, it also includes **evidence briefs**, which synthesise current knowledge about specific questions of relevance to German development cooperation in the areas of health and social protection, and **discussion papers**, which explore new topics arising in these two domains.

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The GHPC case studies identify, document and share knowledge generated in the course of implementing German-supported development interventions. In an annual call for proposals, GIZ and KfW staff from around the world together with their national partners present implementation experiences they consider worthy of documentation. The proposals are ranked by GIZ and KfW peers to ensure that they reflect issues of broader technical and political relevance. Guided by their assessment, BMZ selects the proposals to be developed into case studies.

A GHPC researcher/writer assigned to develop the case study reviews available documentation and visits the programme site to get first-hand impressions of implementation and to interview programme staff, partners, beneficiaries and other stakeholders. In a critical and reflective exchange with the staff and partners of the German-supported programme, he or she analyses and documents how they approached a specific development challenge, how they dealt with difficulties and adapted their approaches accordingly, and what they learned in this process about effective implementation.

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# Contents



EXECUTIVE SUMMARY	04
SOCIAL PROTECTION: A UNIVERSAL RIGHT YET TO BE ACHIEVED	06
EMERGENCE OF THE CONCEPT OF UNIVERSAL SOCIAL PROTECTION	08
A SYSTEMS APPROACH TO UNIVERSAL SOCIAL PROTECTION	13
KEY POINTS FOR FURTHER THOUGHT AND DISCUSSION	22
ACKNOWLEDGEMENTS	24
REFERENCES	25

## Acronyms and abbreviations

ABND	Assessment Based National Dialogue
BMZ	Federal Ministry for Economic Cooperation and Development, Germany
CODI	Core Diagnostic Instrument
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit GmbH
IDPoor	Identification of Poor Households Programme, Cambodia
ILO	International Labour Organization
IMF	International Monetary Fund
ISPA	Inter-Agency Social Protection Assessments
KfW	KfW Development Bank
LMIC	Lower- and Middle-Income Countries
MIS	Management Information System
NGO	Non-Governmental Organisation
SDG	Sustainable Development Goal
SPF	Social Protection Floor
SPIAC-B	Social Protection Inter-Agency Cooperation Board
UBR	Unified Beneficiary Registry, Malawi
UHC	Universal Health Coverage
UN	United Nations
USP	Universal Social Protection
USP2030	The Global Partnership for Universal Social Protection

# Executive Summary

## WHY UNIVERSAL SOCIAL PROTECTION MATTERS

In 1948 the Universal Declaration of Human Rights promised comprehensive social protection for each human being: ‘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.’ Seventy years later, this pledge is far from fulfilled: An estimated 71% of the world’s population – some 5.2 billion people – lack adequate social protection, while 55% have no coverage at all (ILO, 2017). Coverage gaps are highest in sub-Saharan Africa, in Asia and in the Middle East and North Africa (ILO 2016). By a tragic paradox, it is those with the greatest need who have the least access to social protection.

With its pledge to ‘leave no one behind’, the world’s 2030 Agenda for Sustainable Development tackles this challenge through Sustainable Development Goal (SDG) target 1.3: ‘Implement nationally appropriate social protection systems and measures for all [...] and by 2030 achieve substantial coverage of the poor and the vulnerable.’ Jointly initiated by the World Bank and the International Labour Organization (ILO), the [Global Partnership for Universal Social Protection \(USP2030\)](#) was launched in September 2016 together with other development agencies and NGOs, the African Union, the European Union and individual countries including Germany.

Universal Social Protection (USP) aims to cover **all people** against **all risks**, and thus contribute to individual, social and economic development. German development cooperation promotes social protection as an overarching, universal system in partner countries, supporting the integration of different interventions such as social assistance, social insurance and labour market instruments in view of ensuring comprehensive, life-long protection for the entire population.

## CORE CHARACTERISTICS OF USP

Despite the great diversity of countries and their social protection systems, the pathways on which they progressively move towards USP appear to share certain fundamental characteristics:

→ **The goal:** *Equitable access to comprehensive risk coverage through a coherent system.* Universal coverage signifies that the **entire** population has **equitable access** to schemes that protect them from poverty and the potential negative consequences of risks to which they are exposed, including life-cycle risks.

→ **The approach:** *Nationally led and tailored to the population’s specific needs.* National governments should lead the design of social protection systems, so that these can be adapted to the existing institutional landscape, as well as to the context-specific needs of the population.

→ **The design:** *Capacity for adjustment and expansion.* The realisation of USP needs to recognise and accommodate progressive expansion – by increasing the number of people in one or more programmes, as well as the number of risks covered and financial coverage – towards a comprehensive national USP system.

## ELEMENTS OF A SYSTEMS APPROACH TO USP

USP implies a focus on coordinating and harmonising a range of programmes within and across sectors to build a coherent, overarching system that provides comprehensive coverage to all. This includes reducing fragmentation and inefficiencies of existing programmes, as well as identifying coverage gaps based on context-specific needs. Essential elements of developing such a system include:

**National vision and strong institutional leadership**, to rally diverse stakeholders with potentially conflicting agendas including from the private and informal sectors

around the common goal of USP. Multisectoral coordination and accountability mechanisms are key when it comes to fostering civil society buy-in, ensuring that beneficiaries' changing needs are at the heart of USP implementation.

**Translating the vision into a practical roadmap and legal framework for implementation.** The goal of USP determines which risks need to be covered and identifies gaps in the existing provision of social protection, in order to adapt and interlink existing programmes into an all-encompassing, integrated social protection system, moving from a programme perspective to a systems perspective.

**Bold decisions on financing** are indispensable for funding the ambitious goal of USP. These can include combatting tax avoidance and evasion, developing hitherto untapped revenue streams, and finding the right combination of contributory, state-financed and externally funded schemes.

**Targeting, social registries, integrated service provision, and global goods** such as *openIMIS* are further important aspects for implementing a national USP roadmap.

USP has 'moved the goalposts' in the domain of social protection from a focus on implementing individual programmes to a broader perspective of consolidating a diversity of programmes in one coherent, comprehensive social protection system that covers all people for all risks. As with any goal, it is necessary, step by step, to push reality progressively closer to this objective.

Development cooperation should support and facilitate national governments' efforts to conceive, fund and implement complete systems. More learning, discussion and exchange will be needed to gradually find the best route through currently uncharted territory. To move this endeavour forward, this paper proposes a number of questions for further discussion:

#### BOX 1. KEY POINTS FOR FURTHER THOUGHT AND DISCUSSION

- Is the USP2030 goal (SDG 1.3) realistic?
- How to provide USP in Lower- and Middle-Income Countries (LMICs) including to people in the informal sector?
- What is the role of targeting in USP?
- What problems can hamper the development of USP?
- Has the focus on the official shared goal of USP2030 improved coordination among development partners?

# Social protection: A universal right yet to be achieved

The year 2018 marks the 70<sup>th</sup> anniversary of the Universal Declaration of Human Rights, which promised, in its Article 25:

→ ***‘Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.’***

Seventy years later, this pledge has been only partially fulfilled. For over a century, high-income countries have been expanding social protection to all their citizens. However, until recently, social protection in lower- and middle-income countries (LMIC) has rarely been extended beyond employees of government and the formal sector (Samson & Taylor, 2015).

Currently, it is estimated that 71% of the world’s population – some 5.2 billion people – lack adequate social protection (ILO, 2017). This figure underlines the urgency of focusing the world’s efforts on the right of all people to equitable protection against life’s risks. Only 45% of the global population is covered by at least one social security benefit – and often effective coverage is even lower than statutory coverage due to administrative and other constraints which hamper access. Meanwhile, barely 29% have what can be considered comprehensive coverage (Ibid.). Coverage gaps are significantly higher in sub-Saharan Africa, in Asia and in the Middle East and North Africa (ILO 2016). By a tragic paradox, it is the poorest and most vulnerable – those with the greatest need – who have the least access to social protection.

## → BOX 2. SOCIAL PROTECTION AS A HUMAN RIGHT

Social protection is a human right and is defined as the set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability, and social exclusion throughout their life cycle. Social protection can be provided in cash or in kind, through non-contributory schemes, providing universal, categorical, or poverty-targeted benefits such as social assistance, contributory schemes with social insurance being the most common form, and by building human capital, productive assets, and access to jobs.

*Adapted from ILO (2017) and ISPA (2014)*

In the wake of the adoption of the 2030 Agenda for Sustainable Development with its pledge to Leave No One Behind, the World Bank and the International Labour Organization (ILO) jointly initiated the [Global Partnership for Universal Social Protection \(USP2030\)](#). This initiative rallied broad support and was launched in September 2016 together with other development agencies and NGOs, the African Union, the European Union and individual countries including Germany.

The aim of Universal Social Protection (USP) is enshrined in Sustainable Development Goal (SDG) target 1.3: ‘Implement nationally appropriate social protection systems and measures for all [...] and by 2030 achieve substantial coverage of the poor and the vulnerable.’ By developing and preserving human capital and resilience, social protection is also important for achieving SDGs 1-5, 8 and 10. With the SDGs and USP2030, for the first time, there is high-level, worldwide focus on comprehensive social protection for all.

➔ **Universal Social Protection refers to a system of policies and programmes that provide equitable access to all people and protect them throughout their lives against poverty and risks to their livelihoods and well-being.**

*Call to Action, USP2030 Initiative, 2018/2019*

The German Federal Ministry for Economic Cooperation and Development (BMZ) sees social protection as a mainstay of the SDGs, describing it as ‘a bridge between the goals needed for the successful implementation of the 2030 Agenda and the Leave No One Behind principle’ (BMZ, 2017).

German development cooperation supports ‘a systemic approach to the development and expansion of social protection’ (Ibid.), emphasising the **universality** not only of **reach** (support for all people, of all ages, everywhere and in all contexts) and **principles** (the universal human rights applicable in all countries, contexts and circumstances, as stipulated in the 2030 Agenda), but also broadening the scope of risks covered, including all of the different life-cycle risks. ‘All people – all risks’ summarises German development cooperation’s twofold definition of ‘universal’ in USP. This definition is based on the universalism both of the Universal Declaration of Human Rights, and of the 2030 Agenda.

Consequently, German development cooperation promotes social protection as an overarching, **universal system** in partner countries, supporting the integration of different interventions such as social assistance, social insurance

and labour market instruments<sup>1</sup> in view of ensuring comprehensive, life-long social protection for the entire population.

People in LMICs are often more exposed to risks than in high-income countries, including for example due to low formalisation of the labour market, reducing workers’ access to employment-related social protection schemes. Altenburg and Reeg (n.d.) estimate that 90% of workers in LMICs are in informal employment, including in agriculture. A rapidly changing world increases risks (and how often and how severely people are affected by them) such as climate-related shocks, forced displacement or epidemics. Such events are becoming more frequent and disproportionately affecting both the people and the countries with the lowest capacity to cope with them. Therefore, Universal Social Protection systems also need to be able to respond and adapt to shocks in order to ensure sustained protection of the population. This may include links to climate action, as well as disaster risk management.

Illustrated with examples from practice, including from the partner countries of German development cooperation, this discussion paper aims to contribute to current reflections on the concept of Universal Social Protection. Building on the concept of systematisation proposed by Samson and Taylor (2015), it presents a systems approach to USP, outlines the core characteristics and dimensions that are important to ensure that a social protection system is universal and comprehensive, and ends by highlighting questions related to USP that imply further thought and discussion.

### ➔ **BOX 3. THE GLOBAL PARTNERSHIP FOR UNIVERSAL SOCIAL PROTECTION (USP2030)**

#### **Objective:**

To increase the number of countries that can provide Universal Social Protection, supporting countries to design and implement universal and sustainable social protection systems.

#### **Approach:**

Until 2030, the World Bank, the ILO and development partners will use their individual and collective resources and influence to support countries in their move towards providing Universal Social Protection. This will include joint support for:

- Countries’ social protection policies, programmes and administration systems
- Costing the extension of schemes and expanding fiscal space for Universal Social Protection
- Addressing bottlenecks in the delivery of social protection benefits
- Integrating principles of Universal Social Protection into their national development strategies.

*World Bank Group and ILO (2016)*

<sup>1</sup> Labour market interventions aim at enabling access to jobs, particularly in the formal sector. These can include, for instance, ‘public works’ programmes such as ‘cash/food-for-work’ (for basic social protection) or skills training for integration into the job market, but also measures with a ‘graduation approach’, where monetary incentives or productive assets are linked to capacity development and an explicit objective, such as jobs creation or reinforcing participants’ ‘employability’.

# Emergence of the concept of Universal Social Protection

In contrast to schooling and health services, social protection provision mandated by the state is less than 150 years old, complementing – and increasingly replacing – the informal safety nets (e.g. personal wealth, family and community solidarity) which until today remain the only recourse of the majority of the world's population.

## THE BEGINNINGS

The modern concept of social protection has its roots in the 1880's, when Chancellor Bismarck in Germany introduced social health insurance and pensions for workers in formal employment, financed through contributions of the workers and their employers. England shortly thereafter introduced a 'welfare' approach developed by William Beveridge that aimed to cover all its citizens against life's risks, financed through taxes plus contributions of those able to pay. These two models – or their combination – have continued to inspire subsequent social protection programmes worldwide (Samson & Taylor, 2015).

After the extreme hardship of the two World Wars the right of all human beings to social protection was enshrined in the 1948 Universal Declaration of Human Rights.

These principles were rapidly concretised in the 1952 Convention on Social Security spearheaded by the ILO, which defines worldwide minimum standards for the nine branches of social security: medical care, and benefits for sickness, unemployment, old age, employment injury, family, maternity, invalidity, and survivors (Ibid.).

## THE 'GOLDEN AGE' OF SOCIAL PROTECTION – FOLLOWED BY STRUCTURAL ADJUSTMENT

This period after the Second World War was known as the 'Golden Age' of social protection and saw a generalisation of social security measures for the citizens

of high-income countries. Lower- and middle-income countries (LMIC) also started to develop their social protection programmes, which however in many cases were limited to the minority of workers in formal employment, government and the military, whereas the vast majority of citizens, engaged in the informal economy, remained without coverage.

The debt crises of the 1980s interrupted the potential spread of social protection's Golden Age to the developing nations, increasingly subjected to Structural Adjustment Programmes designed to reinvigorate their fragile economies. The universalist approach promoted by the ILO – reflecting the notion of social protection as a right for all – was countered by another model, reflecting the priorities of the World Bank and the International Monetary Fund (IMF): targeting the most marginalised with specific measures aiming to lift them out of poverty (Gilbert, 2001, cited in Mkandawire, 2005) – thought to be more cost-effective in a context of reduced financial resources.

## A RENEWED COMMITMENT TO SOCIAL PROTECTION FOR ALL

After the turn of the millennium, the concept of universal access to basic services re-emerged on the development agenda. As the world adopted first the goal of universal education<sup>2</sup> and then that of Universal Health Coverage, the views of ILO and World Bank began to converge towards universality.

An important milestone in 2012 was the ILO's Recommendation N° 202 on Social Protection 'Floors', adopted by 185 countries, which reaffirmed that social protection is a human right and a social and economic necessity. These guidelines are called 'floors' because they represent a minimum level of support which can be expected to rise with time and increasing government resources, resulting in a social security 'staircase'. National social protection floors

<sup>2</sup> The goal of Universal Education has been confirmed in the *Incheon Declaration for Education 2030 and Framework for Action* to implement SDG 4. The Declaration advocates for 'inclusive and equitable quality education and lifelong learning for all'. <https://unesdoc.unesco.org/ark:/48223/pf0000245656>



(SPF) should comprise at least the following guarantees: 1) access to essential health care for all, plus 2) basic income security for children, 3) for persons of working age unable to earn a living (due to sickness, unemployment, maternity or disability), and 4) for old people. This protection can be delivered through social (including health) services, cash transfers and other schemes providing basic income security (see Figure 1).

The SPF model was an important breakthrough in conceptualising social protection, and yet it presented certain limitations that pushed the global community to seek a more all-embracing concept:

- As the country cases presented in World Bank & ILO (2016c) show, in practice, LMICs' support to vulnerable groups tends to remain significantly below the minimal 'floor' corresponding to actual income security.
- The SPF model targets the most vulnerable, rather than considering the entire population as being in need of social protection.
- The staircase model proposes as sole option for expanding the system an obligatory sequence of mandatory social insurance followed by voluntary insurance, whereas in fact alternative approaches for expanding the system and including better-off members of society (e.g. taxation) could be explored, depending on the country's particular situation.

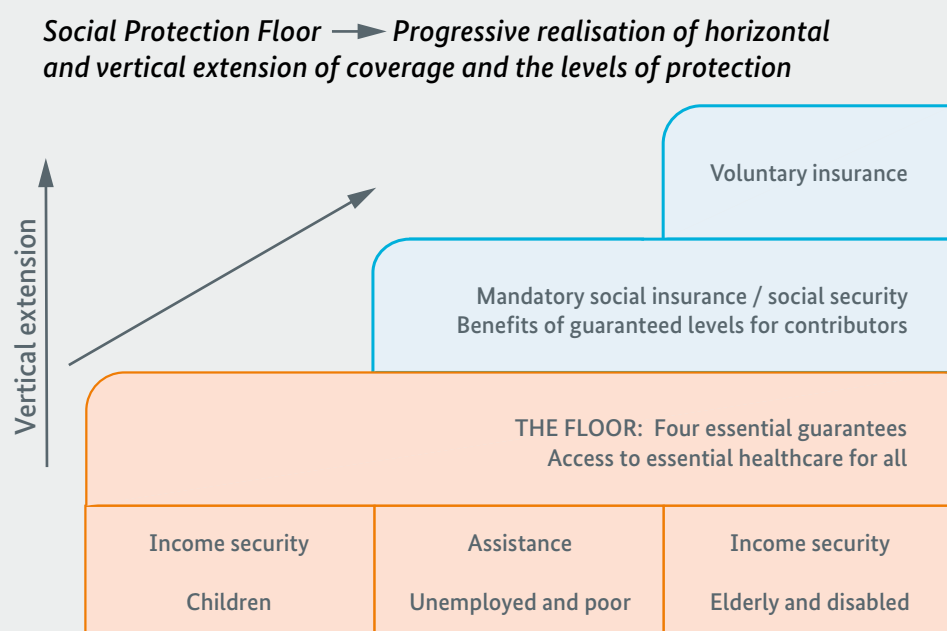
The concept of USP systems which go beyond social protection 'floors' gained political momentum in 2015 through its explicit endorsement by the international community in the SDGs. The launch of the Global Partnership for USP in 2016 was a key moment, as the World Bank and the ILO invited all interested partners to join this cause. The two organisations underlined that USP associates the corporate goals both of the World Bank ('reducing poverty and boosting shared prosperity') and of the ILO ('promoting decent work and social protection for all') (World Bank & ILO, 2016a).

Both organisations also agreed on the positive consequences of USP for individual, social and economic development (see Figure 2 - next page). Loewe and Dembowski (2018) argue that a state-provided safety net can be a factor in social, economic and political stability, contributing even to nation-(re)building, e.g. in post-conflict situations.

In 2017, the Partnership evolved into 'USP2030', providing a platform for joint action. The concept of USP reflects the trend across low- and middle-income countries and their development partners to move from disparate programmes to the establishment of comprehensive, integrated social protection systems.

Harking back to the social protection 'floors' and 'staircases', Samson and Taylor (2015) sum up this evolution: 'The old scaffolding, which propped up narrowly targeted safety nets, is evolving into a new architecture with more universally accessible floors, staircases and platforms that not only aim to provide paths out of poverty but also lead onto highways to prosperity.'

→ FIGURE 1. THE SOCIAL PROTECTION FLOOR AND SOCIAL SECURITY STAIRCASE



Source: Samson & Taylor (2015), based on ILO (2012)

## CORE CHARACTERISTICS OF UNIVERSAL SOCIAL PROTECTION: A PROPOSAL

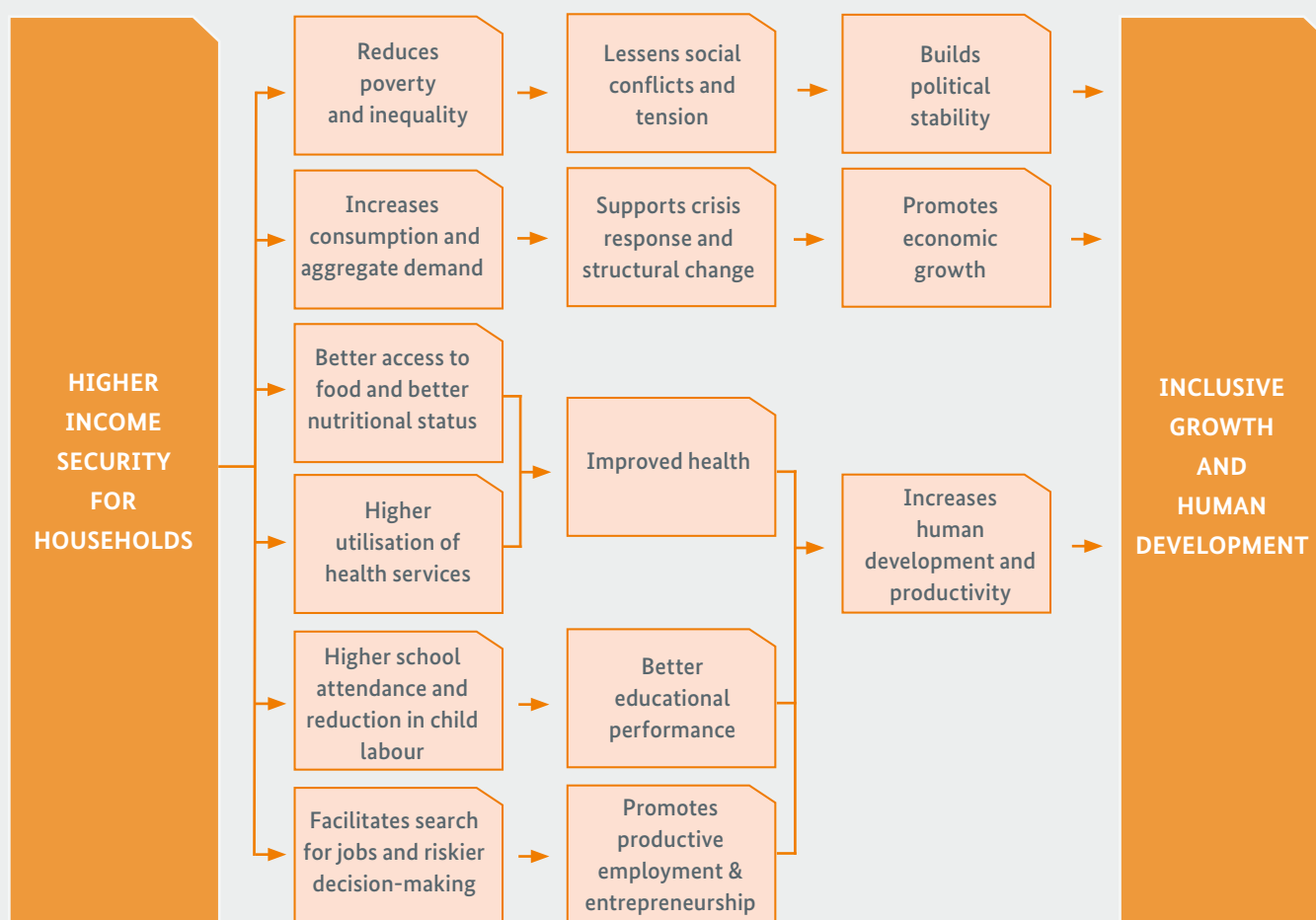
Despite the great diversity of countries and their social protection systems, the pathways on which they progressively move towards USP appear to share certain fundamental characteristics:

→ **The goal: Equitable access to comprehensive risk coverage through a coherent system**

Universal coverage signifies that the **entire** population has **equitable access** to schemes that protect them from poverty and the potential negative consequences of risks to which they are exposed. The type of protection required will differ across population groups, as risks emerge out of a variety of intersecting factors such as stage in life, gender, socioeconomic status or location (see Figure 3 - next page).

Social protection instruments to address these risks can be provided in the form of social assistance (in cash or in kind, vouchers or subsidies for e.g. food, health, education), contributory schemes such as social insurance (e.g. health insurance, pensions, unemployment insurance) and by building human capital, productive assets, and access to jobs (labour market interventions). While the risk and policy objective should determine the type of support, the need should determine the extent of support provided. Non-contributory and contributory schemes may complement each other to achieve universal coverage, as emphasised by the USP2030 Concept Paper (World Bank & ILO, 2016a). Although the risks and the means of protection may vary, the goal is that all people be protected against all risks during their entire life cycle.

→ FIGURE 2. SOCIAL PROTECTION: DEMONSTRATED RESULTS



Source: World Bank & ILO (2016b)

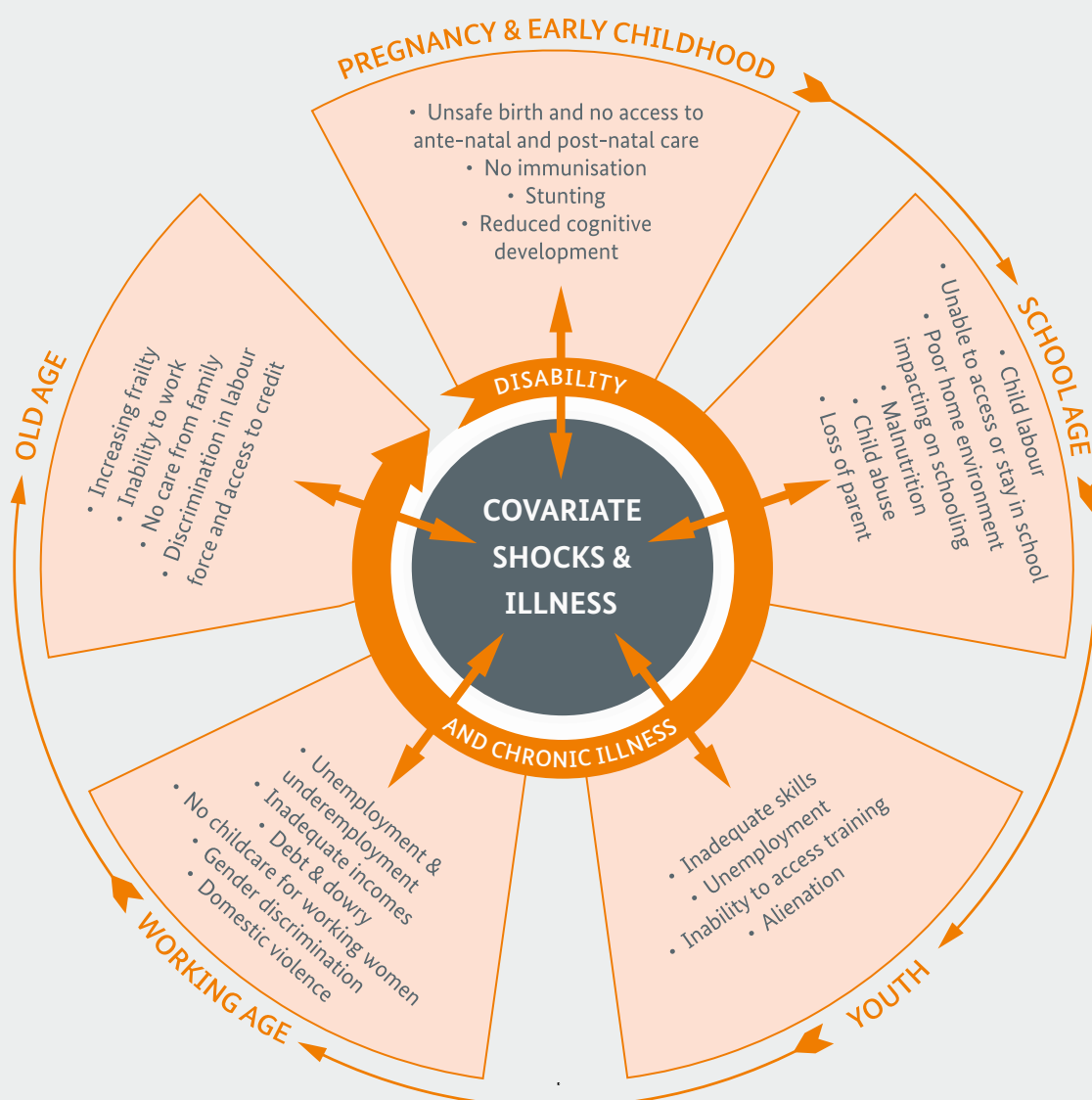
→ The approach: Nationally led and tailored to the population's specific needs

National governments should lead the design of social protection systems, so that these can be adapted to the existing institutional landscape, as well as to the context-specific needs of the population. Across countries, there is already a high degree of heterogeneity concerning the combination of social protection instruments, their design, their financing mechanisms and their target groups. There is thus no blueprint on how to integrate these disparate measures into a coherent USP system. In every country, working towards universality needs to take existing structures and programmes into account and build on them by identifying specific coverage gaps and prioritising steps required to close them.

→ The design: Capacity for adjustment and expansion

Ideally, each country's social protection system would be comprehensive and all-inclusive from the start. In reality, no country starts out with full-fledged USP – for historical reasons (different social protection initiatives introduced at different times) and in function of resources made available (Samson & Taylor, 2015), as well as administrative capacity. Thus, the realisation of USP needs to recognise and accommodate progressive expansion – by increasing the number of people in one or more programmes, as well as the extent of support and financial coverage – towards a comprehensive national USP system.

FIGURE 3. LIFE CYCLE RISKS IDENTIFIED IN THE BANGLADESH NATIONAL SOCIAL SECURITY STRATEGY



Adapted from Samson & Taylor (2015), based on National Social Security Strategy of Bangladesh (4th draft, June 25 2014)

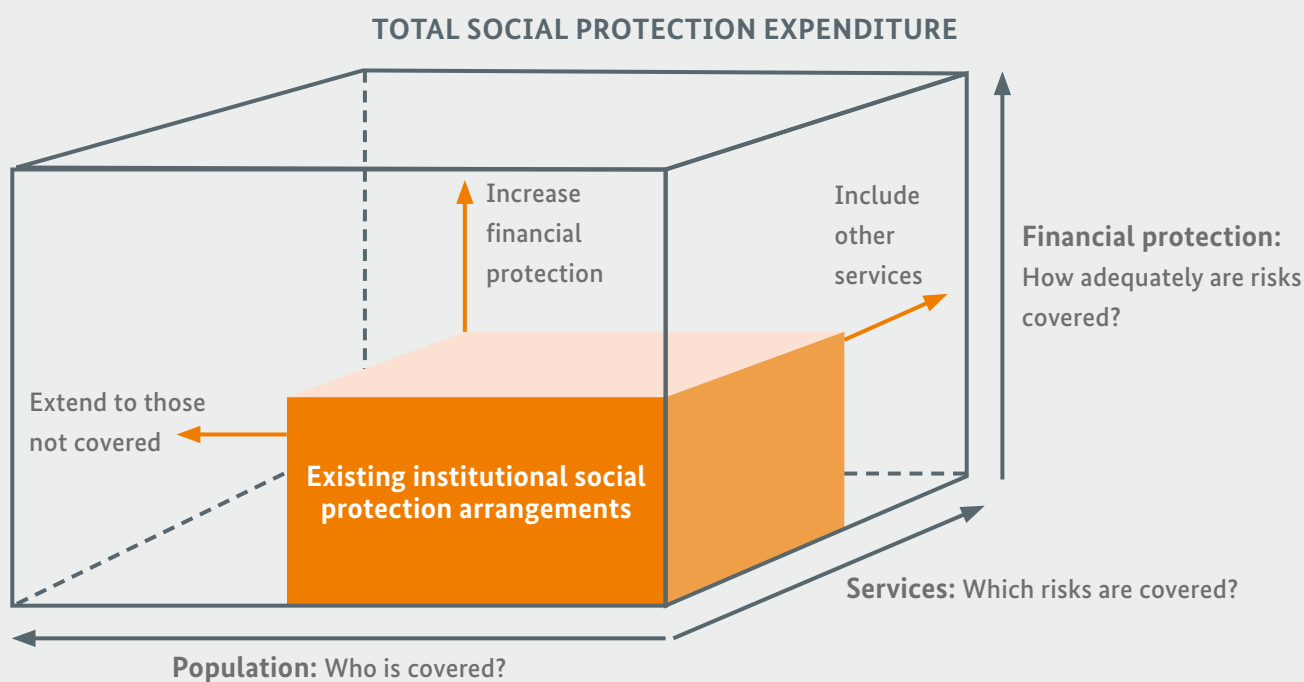
Social protection systems therefore need the in-built flexibility and mechanisms to accommodate such progressive expansion. To visualise this complex dynamic towards USP, the cube image from the closely related domain of Universal Health Coverage (UHC)<sup>3</sup> can be adapted to the domain of Universal Social Protection to illustrate the three dimensions and their potential for expansion (Figure 4):

1. **Breadth of coverage:** What proportion of the population is covered? How can coverage be extended to people not yet covered?
2. **Scope of services:** Which risks are currently covered? Which additional risks can be added?
3. **Depth – financial protection:** Between government and beneficiary, who pays for social protection, and how much? Expansion in this dimension reflects increased financial protection for beneficiaries.

Although the need for equitable access, a nationally led approach and the capacity for expansion applies to all countries on the road to USP, in practice, every national USP system will be different. Realisation will depend on the country's level of existing social protection coverage and its political and fiscal capacity to invest in system expansion, as well as factors such as political acceptance of USP across parties and population segments. All, however, should aim for a 'policy-driven government owned and financed system that ensures adequacy of provision and coverage together with sustainability' (Samson & Taylor, 2015). The next chapter will look at the different elements which together can contribute to building such a system for USP.



FIGURE 4. THE USP CUBE: PROGRESSIVE REALISATION OF THE 3 DIMENSIONS (POLICY CHOICES) OF UNIVERSAL SOCIAL PROTECTION



Adapted from WHO (2014)

<sup>3</sup> The three dimensions were first developed as part of global efforts towards the progressive realisation of Universal Health Coverage (see [http://www.who.int/health\\_financing/topics/benefit-package/UHC-choices-facing-purchasers/en/](http://www.who.int/health_financing/topics/benefit-package/UHC-choices-facing-purchasers/en/)).

# A systems approach to Universal Social Protection

The challenge for the global community is immense: Moving from the present very low level of social protection coverage to attain worldwide USP by 2030. Current global challenges such as demographic shifts, changing employment patterns with high levels of informality, climate change, and increasing migration are changing the risk patterns to which people are exposed. In order to respond to these complex challenges, the design of social protection systems needs to be both robust and flexible.

Promoting the goal of USP reinforces the necessity of a systems approach, as USP implies a focus on coordinating and harmonising a range of programmes within and across sectors to build a coherent, overarching system that provides comprehensive coverage to all. This includes reducing fragmentation and inefficiencies of existing programmes, as well as identifying coverage gaps based on context-specific needs. A range of processes, governance and management structures and operational mechanisms are involved in the development and continuous adjustment of nascent social protection systems. This chapter will focus on those aspects which appear critical for attaining Universal Social Protection.

## NATIONAL VISION AND LEADERSHIP

Gaining wide-ranging support across political and social actors for a country's move towards USP is a critical first step to ensure the system's acceptance and sustainability. Even when aiming for a system financed on the basis of solidarity, a small but often influential segment of the population may be torn between the desire for better risk protection and reticence at having to pay more to get this result. The challenge of bringing together a variety of stakeholders around a common vision and motivation for USP must not be underestimated, as each one has his or her own priorities and agenda, e.g. the existing programmes that may resist integration into a single, comprehensive USP system. Often there are conflicts of interest that need to be overcome. As Samson and Taylor (2015) point out, to build a national vision, it is necessary to understand the objectives of both the supporters and the opponents of USP. Success will require an intensive negotiation and lobbying process by a determined group of USP 'champions' in a national dialogue to get all stakeholders on board and to stay on course through the different stages of advancing towards USP. The challenges encountered in promoting Universal Health Coverage (UHC) on country level have inspired development of a Leadership for UHC programme for high-level national decision-makers (see Box 4).



### BOX 4. THE LEADERSHIP FOR UNIVERSAL HEALTH COVERAGE PROGRAMME

This joint initiative of German development cooperation and World Bank brings together, per country, a small group of high-level stakeholders from institutions (governmental and non-governmental) with a strategic role to play in the advancement of Universal Health Coverage. The aim is to shape them into a cohesive team of committed leaders, who in turn will reach out to build multi-sectoral coalitions and broad networks, creating a critical mass of activists for UHC. The year-long programme takes place through a series of intensive face-to-face modules with other country teams facilitated by international experts, and intervening practical phases in-country, where the country teams develop and implement short-term but high-impact Collective Action Initiatives to advance their reform.

→ [Read more](#)<sup>4</sup>

<sup>4</sup> [http://health.bmz.de/events/In\\_focus/Fostering\\_leadership\\_for\\_UHC\\_in\\_Francophone\\_Africa/index.html](http://health.bmz.de/events/In_focus/Fostering_leadership_for_UHC_in_Francophone_Africa/index.html)

**Strong institutional leadership** is essential to propel the ambitious USP agenda forward. In order to coordinate the interventions of the multiple actors implicated in working towards USP, the lead institution needs to have the political clout and convening power to assemble agencies that may have been operating in silos. In some countries, to give particular weight to the USP reform, responsibility for leading it may be transferred from the ministry in charge of social protection to a more powerful structure such as the Ministry of Finance, as in Malawi and Cambodia (see Boxes 6 and 7). Alternatively, a new insurance body may be created to replace the different earlier schemes, as in Indonesia and Mexico (Evans, 2015; Samson & Taylor, 2015).

**Social accountability mechanisms**, including civil society organisations, labour unions and individual citizens, are key when it comes to fostering civil society buy-in, ensuring that beneficiaries' changing needs are at the heart of USP implementation. In turn, the goal of USP can rally key governmental and non-governmental actors around a common vision, to develop a strategy that will promote coherence between programmes, operational procedures and financing mechanisms (Carroll, 2011; Robalino et al., 2012; Kaltenborn et al., 2017).

**The private sector** can play an important role in moving towards USP, first of all in the social protection of its own employees, and in moving the labour market out of the informal sector. The private sector has the capacity to become an important financier of social protection. Although USP should remain the responsibility of the national government, private sector entities can also support service provision, if the state is not (yet) able to do so. In **Bangladesh**, for example, the Ministry of Health and Family Welfare, through a competitive bidding process, contracted a local, highly experienced private insurance company to run the daily operations of its social health protection pilot. This private Scheme Operator takes care of member registration, verification of beneficiaries' eligibility and appropriateness of services, as well as the management of claims and reimbursements to the hospitals that provide services.<sup>5</sup>

➔ *The goal of USP can rally key governmental and non-governmental actors around a common vision.*

**Multi-sector coordination** mechanisms are crucial, as different elements of the USP strategy will fall under the mandate of different ministries, departments and agencies (e.g. social affairs, education, labour or health). An example is the planned three-phase development of Bangladesh's National Social Security System between 2014 and 2026. First, existing ministries are to consolidate

their programmes, then establish interlinking coordination mechanisms, and finally fuse all their social protection programmes under a new Ministry of Social Security (Samson & Taylor, 2015).

**Building public and political support** can start through the roll-out of individual programmes which generate evidence on both their impact and their financial feasibility. An example are old-age pensions in Lesotho, Namibia, South Africa and Uganda: Introduced on a small scale, these pension schemes gained significant political and popular support which propelled them to national coverage (Pelham, 2007; Kaltenborn et al., 2017). These schemes have since become a base on which further programmes, such as child grants, can be grafted – a significant step closer to universality.

**A national vision that is shared across party lines and has strong support from the population** will also be key for the sustainability of schemes during changes in political leadership. An example is Mexico's nationwide conditional cash transfer programme *Progresa* (now *Prospera*), which was successfully continued across different administrations, as its rigorous impact evaluations fostered bipartisan support in the congress (Levy, 2006).

## FROM NATIONAL VISION TO ROADMAP

Translating this vision into concrete measures that will comprehensively protect a country's population includes formulation of policies and development of a roadmap for implementation. The starting point for this planning process is an assessment of the country's current social protection situation, particularly the gaps in coverage and specific vulnerabilities of different population groups (see Box 5 - next page).

As a key long-term goal, USP needs to be integrated in a country's policy framework, as social policies guide the process of setting up a coherent and harmonised social protection system.

➔ *The goal of USP determines which risks need to be covered and identifies gaps in the existing provision of social protection, in order to adapt and interlink existing programmes into an overarching, integrated social protection system, moving from a programme perspective to a systems perspective.*

Samson and Taylor (2015) caution on the need for regular reassessment and adjustment of the policy, to retain relevance in a dynamic environment – while continuing to support the realisation of USP. Such policies should be

<sup>5</sup> [http://health.bmz.de/events/In\\_focus/Piloting\\_social\\_health\\_protection\\_scheme\\_for\\_Bangladeshs\\_poor/index.html](http://health.bmz.de/events/In_focus/Piloting_social_health_protection_scheme_for_Bangladeshs_poor/index.html)

embedded in existing national development planning frameworks, and their contributions to larger social and economic objectives such as inclusive growth, poverty reduction, educational outcomes and well-being should be highlighted. In Myanmar, for instance, this approach facilitated linkages between schemes implemented by different agencies, contributing to development of a holistic social protection system (Nishino and Koehler, 2011).

Social protection strategies include reporting and monitoring arrangements, a timeline and financial requirements. Such implementation plans provide a roadmap to progressively expand or put in place comprehensive systems that build on existing programmes and at the same time transform them. These must be based on key identified gaps for USP that need to be covered and promote linkages with other sectors to improve developmental impact.

A critical aspect of working towards a USP system is to prevent or reduce the fragmentation of programmes by defining the roles and responsibilities of different agencies in the strategy, and by laying out plans for the gradual harmonisation of systems and for potential inter-sectoral linkages. Kaltenborn et al. (2017) caution against the risk of letting theory interfere with practice, i.e. letting preparation of the framework and roadmap take priority over actually starting implementation.

## A LEGAL FRAMEWORK FOR USP

Translating the national vision of USP into a legal framework is widely considered to support institutionalisation and sustainability, defining the system's relationship with its beneficiaries. This framework can take different forms, e.g. a 'law, rule or regulation, administrative order, or resolution' (Samson & Taylor, 2015). A range of countries have

enshrined social protection in their constitutions, some of which include the aspiration to expand the social protection sector over time (Kaltenborn et al., 2017) – a formulation which allows governments the flexibility to match advancement towards USP to funding made available.

Rooted in a rights-based approach, the universality agenda not only institutionalises the right to social protection, but also gives citizens the tools to enforce their entitlement to social protection benefits. The need to debate a bill in parliament, for instance, provides a platform for public discussion that can enhance the transparency of the process and reduce discrimination (Kaltenborn et al., 2017).

The caveat remains that a constitutional right to USP will not in itself guarantee effective coverage, as demonstrated by the already noted gap (p. 6) between statutory and real coverage (ILO, 2014a). However, the fact that the law exists gives it the potential to be enforced, and the possibility of recourse for citizens.

In order to help close the gap between statutory and real coverage, the country-specific policy objectives for USP need to be reflected in a corresponding legal and regulatory framework. By defining duties for employers, by making specific schemes mandatory or effectively regulating the private and NGO sector, the legal and regulatory framework becomes an important enabling factor for the development of a universal and equitable social protection system.

## BOLD DECISIONS ON FINANCING

Social protection systems, according to the World Bank and ILO (2016a), should be 'affordable, efficient, effective and equitable'. Estimates of what a basic social protection system would cost vary between 1% and 5% of GDP



### BOX 5. TOOLS FOR ASSESSING A COUNTRY'S SOCIAL PROTECTION SITUATION: THE ASSESSMENT BASED NATIONAL DIALOGUE (ABND) AND THE CODI MATRIX

To support countries in developing their respective roadmaps towards USP, ILO has developed a standardised approach, the **Social Protection Assessment Based National Dialogue**,<sup>6</sup> guiding partners through a year-long four-step process that provides a forum for multiple actors to come together in identifying needs, and planning and costing the future social protection architecture.

The **Inter-Agency Social Protection Assessment (ISPA)**<sup>7</sup> initiative has developed a tool – the **Core Diagnostic Instrument (CODI) Assessment Matrix**<sup>8</sup> – that guides analysis of a country's social protection system along 10 dimensions: inclusiveness, adequacy, appropriateness, respect for rights and dignity, governance and institutional capacity, financial and fiscal sustainability, coherence and integration, responsiveness, cost-effectiveness, and incentive compatibility.

<sup>6</sup> <http://secsoc.ilo.org/abnd/>

<sup>7</sup> <http://ispatools.org/>

<sup>8</sup> <https://ispatools.org/core-diagnostic-instrument/>

in middle-income economies, but up to 10.7% in some low-income countries (ILO, 2016). Aiming for the ambitious goal of USP by 2030 implies strong and sometimes extraordinary measures to find the necessary funding.

For sustainability, domestic financing is recommended (World Bank & ILO, 2016a). Samson and Taylor (2015) caution against establishing entitlements on the basis of temporary funding such as loans or grants.

**A strong tax framework** is required to realise any social protection strategy that entails entitlement (Ibid.). Governments should be uncompromising in maximising tax revenue through measures such as digital taxation, collecting property taxes, closing loopholes against tax avoidance ('fiscal optimisation') and combatting tax evasion.

**New revenue streams** are particularly important in economic contexts where income tax may not offer sufficient revenue opportunities to finance USP. In developing countries surveyed by Jensen (2016, cited in Fleisher, 2018), due to high levels of informality, only about 15% of households paid income tax. In certain countries, taxes on corporations, natural resource extraction or financial transactions have proven effective in creating new revenue streams. Brazil's financing plan for its social protection strategy, for instance, included the introduction of a temporary tax, the Financial Transactions Provisional Contribution (1997–2007), which covered the full cost of the *Bolsa Família* programme, as well as partially financing the unified health system and social insurance (Durán-Valverde and Pacheco, 2012). However, LMICs with a low level of industrialisation and few natural resources have less potential to develop such revenue streams.

**Freeing up fiscal space** can also be achieved by re-allocating resources from less efficient or low-priority programmes to finance social protection. In Mexico the government scaled back regressive food subsidies to finance the conditional cash transfer *Progresa* programme without having to increase the budget for social expenditures (Levy, 2006). In Indonesia the government phased out fuel subsidies to fund social protection programmes, including expanding health insurance to cover 100% of people living in poverty (Perdana, 2014). Resources can also be freed up by increasing efficiency: Brazil's reforms to harmonise and centralise the administrative structures of its key cash transfer programmes under *Bolsa Família* reduced the administration costs from 5.6% to 2.7% in 2005 (Soares and Silva, 2010).

**Finding the right combination of contributory, state-financed and externally funded schemes** is also crucial to advancing towards USP. Chile and Bolivia, for instance, have de-linked eligibility for pensions from individuals' contributory history, and introduced universal social pensions financed through employers' and employees' contributions and state subsidies (Arza, 2015).

In countries with limited resources and institutional capacity to increase domestic resource mobilisation in the short term, development partners, multilateral institutions and development banks play a key role in supporting the expansion of social protection – particularly in its early stages, when countries incur high initial costs in setting up systems and building capacity. Long-term strategies, however, should include a plan for gradually phasing out external support and increasing the government's contribution until the scheme is fully nationally owned. Kenya's National *Social Safety Net Strategy Inua Jammii* maps out how funding through World Bank loans and foreign grants will diminish in the course of several years as the government proportion increases.<sup>9</sup>

**The ability to protect and enhance social protection spending during times of crisis** is key for the sustainability of any country's social protection system. A substantial number of countries across all income categories applied austerity measures in the decade following the global financial crisis (Ortiz et al., 2015). However, indiscriminate cuts to social spending as a response to economic crisis may come in conflict with states' international human rights obligations.<sup>10</sup> In fact, social protection spending can act as a countercyclical macroeconomic stabiliser when safeguarded as critical expenditure during downturns. However, since many countries are unable to secure sufficient funding during crises, there is a need for innovative financial instruments. An innovation currently being discussed is, for example, 'state-contingent debt' that provides automatic debt relief or suspension of debt repayment during crises (Herman, 2018).

While some countries are able to build fiscal reserves to deal with disasters, many are in need of financial instruments to reduce risk exposure. Available instruments include climate risk insurance and a range of quick-disbursing humanitarian funding mechanisms that provide countries with emergency loans or grants (UN, 2018). Linking these mechanisms with the social protection system has the potential to bolster the resilience of populations and to increase the speed and efficiency of emergency relief by using existing social protection transfer modalities.

<sup>9</sup> <http://documents.worldbank.org/curated/en/949781468198008332/pdf/105760-WP-P131305-PUBLIC.pdf>

<sup>10</sup> As highlighted by the UN Independent Expert on Foreign Debt and Human Rights, Juan-Pablo Bohoslavsky in United Nations (2017).



A **single integrated system** replacing a number of separate social protection programmes functioning in parallel will reduce costs in the long run. A comprehensive, coherent social protection system will not only enhance access for all, but will also improve cost-effectiveness, as complementary, integrated programmes will share resources. By freeing up additional resources, this in turn improves a country's capacity to extend coverage to more people and against more risks and move closer to realising USP.

## TARGETING AND USP: TOWARDS SOCIAL REGISTRIES AND INTEGRATED INFORMATION SYSTEMS

In order to provide relevant services to the right people at the right time, information on a person's situation is required. This is the basis for determining the extent of support to be provided and the definition of criteria triggering the provision of services. This entitlement is universally applicable to all those to whom the defined criteria apply. Targeting to determine entitlement is thus a crucial aspect of USP.

In all cases of entitlement, criteria for support must be defined and eligibility verified (e.g. age, ideally on the basis of civil registers). Forms of targeting that are broadly accepted include special support to the handicapped (long-term targeting), or support to those affected by a short-term setback, such as temporary disaster relief.

**Targeting of benefits** to those most in need is widely practiced, and many countries have chosen to prioritise access to social services for the poorest, i.e. **poverty targeting** (Leite, 2014). However, the fluctuating nature of poverty makes it difficult to identify those in need. Costs include data collection and analysis – which can be expensive, especially to keep information up-to-date. Inclusion and exclusion errors may skew results by up to 30-40% according to the World Bank,<sup>11</sup> i.e. paying benefits to some who should not receive them (inclusion error) or excluding some households who would be eligible (exclusion error).

**Universal programmes** can save expenditures on poverty targeting and invest these sums in providing benefits to all. By avoiding exclusion errors, these programmes ensure that all those in need are reached. At the same time, they can also increase acceptance and buy-in among all sections of the population. Samson and Taylor (2015) point out the positive economic and social repercussions in the family and community of universal old-age pensions with no targeting beyond the birth date of the beneficiary. The same applies to universal child benefits. Loewe and Dembowski (2018) underline that such Universal Social Protection measures can embolden people living in poverty to

take economic risks (such as launching a micro business enterprise), rather than hoarding savings 'for a rainy day' at the expense of other outlays such as children's schooling. Such practices cost society 'a great potential in knowledge, capacities and creation of enterprises'.<sup>12</sup>

➔ *Instead of who should benefit, USP aims to answer the question of how everyone should benefit.*

Including in a system based on universality, targeting in the broad sense, i.e. selecting and applying criteria that trigger the provision of a given service, is always necessary to determine who benefits from which social service in the context of USP. This means that collecting and analysing information on people's situation is essential to orient service delivery. For this purpose most high-income countries and some 30 LMICs have developed integrated social protection information systems. Information collected by existing social protection programmes can form the basis for a universal registry when expanding coverage towards USP.

**Integrated social protection information systems** consist essentially of registries, i.e. databases listing current and potential beneficiaries, and management information systems (MIS), which are software-based systems that facilitate programme management (Barca, 2017).

While different countries' social protection information systems vary widely in terms of institutional arrangements and the degree of coverage they have reached to date, all of them aim at inclusivity (in terms of population coverage and registration procedures) and interoperability across programmes and sectors (Leite et al., 2017), which can accommodate the progressive realisation of USP. Inclusivity can be enhanced by dynamic registration mechanisms, including self-registration by beneficiaries (see p. 20). Dynamic registration is both an implication and an enabler of USP.


Many registries grew from programme-specific beneficiary registries into comprehensive Universal Social Registries covering a large proportion of the population, as in the case of Cambodia (see Box 6 - next page). Universal Social Registries, by including both non-contributory and contributory beneficiaries of a social protection system, have the potential to expand into an integrated tool for a USP system that covers all citizens.

In conjunction with MIS, Universal Social Registries can unify registration procedures, provide a single database that different programmes can access for identifying coverage gaps, prevent duplication of support, and can facilitate the delivery of complementary services to the same target group through case management systems (ibid.).

<sup>11</sup> <https://olc.worldbank.org/sites/default/files/1.pdf>

<sup>12</sup> Writer's translation from the German.

In the case of Cambodia, what started as a poverty targeting mechanism is now evolving into a Universal Social Registry, and is destined to become an essential building block in the country's new overarching National Social Protection Policy Framework, which will include all citizens. IDPoor provides a good example of a first step in the transformation of a social protection approach from targeting some, to reaching all citizens.

 **Universal Social Registries make it possible to reach the right people at the right time.**

Countries that do not have established integrated MIS and registries have the opportunity to set them up from the start in a way that will facilitate integration as the system expands towards universal coverage. An example is Malawi's Unified Beneficiary Registry (UBR), which actively engaged national programme staff from the early stages of its development (see Box 7 - next page).

As data collection, verification and determining eligibility are among the most expensive administrative procedures for social protection programmes, unifying these through social registries and MIS can generate significant cost efficiencies. This is particularly relevant for LMICs intent on financing their USP systems (Samson & Taylor, 2015; Leite et al., 2017). Integrated social protection information systems also facilitate integrated service delivery, in terms of both harmonising operational procedures and providing broader support to beneficiaries through one-stop windows or service centres.

**Management Information Systems (MIS)** cover, among other things, beneficiary registries, benefit administration systems, case management systems and unique identification systems (Leite et al., 2017). The level of integration of MIS differs across countries. Highly integrated MIS include Chile's *Registro Social de Hogares* and South Africa's Social Pension System, which allow for the two-way sharing of information on the range of programmes that form part of the social protection system (Barca, 2017; Barca and Chirchir, 2014). A highly integrated MIS has the advantage of improving oversight of schemes, using a common payment system, enabling the movement of benefits across schemes and facilitating performance monitoring (Chirchir and Kidd, 2011). (See Box 8 - next page.)

## INTEGRATED SERVICE DELIVERY AND HARMONISATION OF PROCEDURES

Integrated service delivery and beneficiary support, for example through one-stop windows or citizen service centres, are an important feature of social protection systems, providing a complex range of services to their users (Askim et al., 2011; Ebken, 2014). They differ across countries in terms of the depth (type of services provided through the centre) and breadth of services (range of programmes covered), as well as the level of integration of operational procedures. They reduce the opportunity costs for applicants, increase the accessibility and inclusiveness of the system and improve the cost-effectiveness of beneficiary services for different programmes (Ebken, 2014).

### BOX 6. LEAVE NO ONE BEHIND: INSIGHTS FROM CAMBODIA'S NATIONAL POVERTY IDENTIFICATION SYSTEM

In 2005, confronted by widespread poverty and a plethora of organisations targeting the poor, the Royal Government of Cambodia, with support from the German government through GIZ, introduced its Identification of Poor Households Programme – 'IDPoor' – that would establish a single database of households identified as poor (see GHPC study '[Leaving no one behind – Insights from Cambodia's national poverty identification system](#)').<sup>13</sup> Regularly updated every three years through a community-based process balanced by a checklist of proxy indicators for poverty, the nationwide programme is used and trusted by the great majority of development programmes in the country. IDPoor is not specifically focused on social protection: Its data is accessible to any organisation that targets people living in poverty, including for instance in education and agriculture.

Particularly appreciated by partners is that IDPoor spares them the costly and time-consuming process of identifying their respective target groups. Since all programmes now target the same poor households, IDPoor functions as a nexus for collaboration across sectors, creating the potential for synergies between different support programmes. Members of the target group are easily identified, as IDPoor provides each household identified as poor an 'Equity Card', which gives them access to a variety of benefits such as free health care, cash transfers, scholarships and subsidies for water and electricity provided by other programmes. IDPoor is currently overhauling its information system to attain more interoperability with its partners' programmes for better follow-up on how they are using the data IDPoor provides them and with what impact.

 [Read more](#)<sup>14</sup>

<sup>13</sup> <http://health.bmz.de/ghpc/case-studies/leave-no-one-behind/index.html>

<sup>14</sup> <https://www.bmj.com/content/363/bmj.k4698>

→ **As USP aspires to the integration of a range of social protection programmes into a single system providing a variety of services, integrated beneficiary services can refer citizens to the range of support and will contribute to the inclusiveness of the system and the coherence of programme delivery.**

Across countries there is great variety in the degree of integration of such services. In some cases, ‘integrated beneficiary support’ can simply mean that two or more agencies are present on the same day in the same location to provide a single access point for services to citizens. Uganda provides an example, where the Senior Citizens’ Grant partnered with the NGO Sightsavers to provide mobile eye treatment to their grant recipients on payment day (Expanding Social Protection, 2018).

More institutionalised models include Mongolia’s One-Stop-Shop, which is a shared delivery point for social

protection programmes, employment counselling and banking services (ILO, 2016). The Single Window Service Centre in the Indian state of Karnataka, on the other hand, has trained its staff to provide citizens with information on different social security schemes, help them with registration processes, and then forward their case files to the respective authority (see Box 9).

Two of the most elaborate integrated beneficiary services are those in Chile and Brazil. In Chile, social workers are not only in charge of paying a conditional cash transfer – they also work with clients on a strategy for their households to exit poverty, they provide psychosocial support and they facilitate access to skills development and job centres (Palma and Urzua, 2005). In Brazil as well, social assistance recipients are linked through beneficiary services to support programmes in other sectors, such as job centres, child care or electricity subsidies (Taieb and Schmitt, 2012).

## → BOX 7. MALAWI’S BOLD VISION FOR A UNIFIED SOCIAL REGISTRY

With German support, Malawi is developing a state-of-the-art Unified Beneficiary Registry, providing a single source of data for the many social protection programmes operating in the country. It will reduce fragmentation of social protection efforts, enable more efficient use of resources, and produce made-to-measure data sets for a wide range of clients.

Malawi’s Unified Beneficiary Registry (UBR) was established to reduce inefficiencies inherent in the overlapping systems which were previously used to identify and provide support and protection to households living in poverty. Through a multi-stakeholder process led by the Ministry of Finance, coordination structures and data collection tools were harmonised: A national UBR unit is now responsible for overseeing data collection, while committees at the district level supervise extension workers who visit villages and systematically capture data about the poorest households in a standardised format. The resulting social registry can be used by programme implementers, including humanitarian agencies, to identify families in need according to their specific criteria. The implementers, in turn, feed information back into the UBR about which households have been reached with which benefits. One of the key features of Malawi’s experience is that it has been ‘home grown.’ UBR is a government-owned initiative, but it is the result of painstaking collaboration: A multidisciplinary team of experts worked alongside the Malawian government to realise its vision, and both human and institutional capacity is being built to sustain the UBR’s operations.<sup>15</sup>

→ [Read more](#)

## → BOX 8. TYING THE DIGITAL KNOTS: A CONFERENCE ON DIGITAL TECHNOLOGIES AND THE ROAD TO USP

Integrated information management can enable a systems approach to Universal Social Protection through better analytics, improved service delivery, and more efficient and transparent administrative processes. But what is required to move beyond mere digitalisation towards a truly integrated system? How can political, technical and financial challenges be overcome? How can data privacy be guaranteed?

These questions were at the heart of a conference held in September 2018 in Bonn, co-hosted by GIZ, on behalf of the Federal Ministry for Economic Cooperation and Development (BMZ); the UK Department for International Development (DFID); and Bonn-Rhein-Sieg University of Applied Sciences (see the conference website for summaries and downloadable versions of all presentations).<sup>16</sup>

<sup>15</sup> [http://health.bmz.de/events/In\\_focus/malawis\\_bold\\_vision\\_unified\\_social\\_registry/index.html](http://health.bmz.de/events/In_focus/malawis_bold_vision_unified_social_registry/index.html)

<sup>16</sup> [http://health.bmz.de/events/Events\\_2018/Tying\\_the\\_Digital\\_Knots/index.html](http://health.bmz.de/events/Events_2018/Tying_the_Digital_Knots/index.html)

The degree to which beneficiary services are integrated depends on the other elements of a social protection system, such as the coordination and integration of operational procedures and MIS, and the existence and functionality of a social registry. Beneficiary services in turn can contribute to these elements of the system. For example, self-registration in the registry can be organised through citizen service centres, which can then assist in determining beneficiaries' eligibility for a range of different services. Such interaction requires a high level of interoperability between beneficiary services and operational procedures (Ebken, 2014).

An integral aspect of beneficiary support is the availability of grievance redress and complaints mechanisms. This is not only to ensure bottom-up accountability but also to enable continuous improvement and adjustment of the system as it expands. Experience has shown that citizens' access to such services can be improved through use of mobile complaints units, as in Zimbabwe's Harmonised Social Cash Transfer (Ayliffe et al., 2017), or through availability of several communication channels, as in Mexico's *Prospera* programme (Ringold et al., 2012).

→ ***Particularly in contexts where USP has been enshrined as a constitutional right, mechanisms are required that give citizens the opportunity to hold governments accountable.***

Grievance mechanisms can generate critical information to ensure USP is customer-friendly and meets people's needs, so it can fulfil its mission of including those who have previously been out of the reach of social policies.

## INTERNATIONAL COORDINATION AND GLOBAL GOODS

The international development community is actively engaged in supporting the goal of USP2030. Germany through GIZ promotes a worldwide programme [Global Alliances for Social Protection](#) that is focussed on fostering country ownership for USP through dialogue and mutual learning. The programme works closely with partner countries such as Argentina, Brazil, Chile, China, India, Indonesia, Malawi, Mexico, Peru, the Philippines, and South Africa, supporting them in developing their country strategies to join in USP2030.<sup>17</sup>

Global goods to support USP have mainly been developed by partners of the Social Protection Inter-Agency Cooperation Board (SPIAC-B), a mechanism established in 2012 at the initiative of the G20 to improve coordination among international actors in social protection. Co-chaired by ILO and the World Bank, the SPIAC-B responded by creating the Inter-Agency Social Protection Assessments (ISPA), a multi-agency initiative that works on developing a 'unified set of assessment tools and outcome metrics to

### → BOX 9. SINGLE WINDOW SERVICE CENTRES IN KARNATAKA, INDIA

Karnataka, the state leading India's Information Technology boom, has an estimated 28 million workers. As per the 2011 census, about three-quarters of them work in the informal sector. Even though social security schemes exist for unorganised workers, a vast majority of them are unable to access the benefits, as awareness levels are low and the processes to enrol in multiple schemes are complicated. In a pilot initiative in 250 centres supported by GIZ, secretaries in rural areas and community organisers in urban wards acting as facilitators

identified unorganised workers in the area, raised awareness on available social security schemes and assisted eligible workers in enrolling for the schemes. In the pilot phase, the centres improved awareness of social security schemes amongst unorganised worker households by 13% and access to schemes by 15%. The success of the pilot convinced the state government to increase the number of centres to 900, covering all districts.

→ [Read more](#)<sup>18</sup>

<sup>17</sup> Global Alliances for Social Protection II - <https://www.giz.de/expertise/html/16998.html>

<sup>18</sup> [http://health.bmz.de/events/In\\_focus/working\\_life\\_hard\\_make\\_safe/index.html](http://health.bmz.de/events/In_focus/working_life_hard_make_safe/index.html)

provide systematic and comparable information [...] with a view to providing an integrated assessment framework that helps to better coordinate technical support in the field of social protection' (Samson & Taylor, 2015). The CODI assessment tool has already been presented (Box 5). In addition to the system level, further ISPA tools help assess programmes (e.g. public works, food security and nutrition) and instruments for delivery (e.g. identification, payment systems, information systems/registries).

The management software *openIMIS*, disseminated with Swiss and German support, is another global good that is gaining an increasing following (Box 10).

The 2030 deadline for attaining USP worldwide is looming ever closer. Despite the different approaches that have been developed, and the many tools and measures adopted and implemented, over the last 70 years comprehensive social protection has been extended to only 29% of the world's population. What can be learned from the successes and failures to date, and what needs to be done now to fulfil the commitment of the 1948 Universal Declaration of Human Rights to comprehensive protection for all people against all risks?



#### BOX 10. A GLOBAL GOOD FOR USP MANAGEMENT: *openIMIS*

An increasingly used tool is *openIMIS*,<sup>19</sup> a fully customisable open source software designed to support the management of social health protection schemes.<sup>20</sup> Based upon the insurance software *IMIS*, which was developed in Tanzania in 2012 with support from the Swiss Tropical and Public Health Institute, *openIMIS* offers a simple and user-friendly way to manage core insurance processes, including enrolment, verification, claims submission and review, payment advice and feedback. Since its transformation into an open source 'global

good' in 2016, with German and Swiss support, *openIMIS* is now freely available to download and use: A community of practice and users is beginning to take shape. In terms of integrated information management for social protection, one advantage of *openIMIS* is that beneficiary data is regularly updated, i.e. when beneficiaries renew their coverage annually or when they visit health facilities. More than 870,000 people in Nepal are currently in the *openIMIS* registry.

<sup>19</sup> <https://www.openimis.org/>

<sup>20</sup> [http://health.bmz.de/events/Events\\_2018/Tying\\_the\\_Digital\\_Knots/Saurav\\_Battharai\\_openIMIS\\_DigitalKnots.pdf](http://health.bmz.de/events/Events_2018/Tying_the_Digital_Knots/Saurav_Battharai_openIMIS_DigitalKnots.pdf)

# Key points for further thought and discussion

USP has ‘moved the goalposts’ in the domain of social protection:

- USP has changed the aspiration of countries and development partners towards the provision of social protection services for all. It has changed the rationale of social protection from a poverty and vulnerability focus to universality.
- Universal Social Protection is a dynamic goal, whose achievement can enable each individual to reach his or her full potential, rather than a predefined benchmark. USP reflects a country’s capacity to ensure social protection for all by continuously adapting its systems to changing risks and the changing nature of work. This also means that solid but adaptable systems will differ between countries depending on their exposure to risks.
- As with any goal, it is necessary, step by step, to push reality progressively closer to this objective. However, in order to achieve USP, massive changes in resource mobilisation will be necessary, as outlined in the [Addis Ababa Action Agenda](#) (United Nations, 2015).<sup>21</sup> Business as usual will no longer be an option.

This paper has outlined important **enablers** for and **approaches** to USP that may be useful guiding posts for the road ahead – but more learning, discussion and exchange will be needed to gradually find the best route through currently uncharted territory. To move this endeavour forward, this paper proposes a number of questions for further discussion:

## → Is the USP2030 goal (SDG 1.3) realistic?

Given the current low baseline of only 29% comprehensive social protection in the world’s population, attaining the goal of Universal Social Protection by 2030 seems out of reach. This would require a drastically increased amount of domestic resources – using both new and existing sources of funding and increasing efficiency – but also international support to be channelled to the sector. To make this possible, the perception of social protection needs to change, so that providing social protection for all is given priority. For this to happen, it is necessary to advocate for social protection as a key component of inclusive economic growth, so as to change perceptions of social protection being just ‘handouts’. As Loewe and Dembowski (2018) write, ‘Social protection is the basis for development, not its payoff.’<sup>22</sup>

## → How to provide USP in LMICs including to people in informal employment?

Covering informal workers is a major challenge for social protection systems in LMICs, as they fall in the ‘missing middle’ between mandatory social insurance in the formal sector and non-contributory social assistance for people living in poverty. Notable exceptions exist where countries have adapted systems to the informal sector context. However, these adaptations have been effective only in certain sectors or in countries with high administrative capacity. Universal Social Protection requires programmes that are not income-based and do not rely on contributions. Countries are increasingly building universal systems that provide a basic level of protection regardless of employment status, which may be complemented by vol-

<sup>21</sup> AAAA: ‘We will provide fiscally sustainable and nationally appropriate social protection systems and measures for all, including floors [...]. We also encourage countries to consider setting nationally appropriate spending targets for quality investments in essential public services for all [...]. We commit to strong international support for these efforts, and will explore coherent funding modalities to mobilize additional resources, building on country-led experiences.’ [https://www.un.org/esa/ffd/wp-content/uploads/2015/08/AAAA\\_Outcome.pdf](https://www.un.org/esa/ffd/wp-content/uploads/2015/08/AAAA_Outcome.pdf)

<sup>22</sup> Writer’s translation from German.

<sup>23</sup> Adaptations include allowing individual flexibility in contribution amounts and timing; state subsidies on contributions; linking and simplifying business registration, tax and social insurance payments; enforcing mandatory employer contributions for domestic workers; and promoting enrolment through industry-wide associations and cooperatives.

untary, subsidised social insurance for informal workers. In an LMIC context with limited institutional capacity and formalisation, such multi-pillar systems are likely to yield the fastest gains in coverage. Still, important challenges remain, as benefit levels in universal programmes tend to remain low due to fiscal pressures and to the need to avoid adverse incentives against joining voluntary social insurance – unless financing and delivery of services are uncoupled (see p. 16).

### → What is the role of targeting in USP?

USP is a rights-based approach, meaning that every person has the same entitlement to protection against risks, no matter what his or her financial situation is. It seems worth considering whether the question of social justice, i.e. 'equity', is best tackled on the side of service delivery – or of service financing. Delinking these two aspects could be an opportunity to develop more efficient social protection systems with high public support that actually realise the promise of Universal Social Protection as a human right. This way each individual would receive according to his or her universal rights and contribute according to his or her capacities. Tools currently used for targeting – such as registries – play an important role in identifying existing gaps, and can also help to identify and reach people that are affected by a specific shock (e.g. only a certain part of the population or geographic region affected by disasters). Beyond poverty targeting, the consideration of additional aspects in social registries can support the consolidation of different systems (including, for instance, information from civil registers) and their use across programmes with different requirements – opening the door to coordination towards USP.

### → What can hamper the development of Universal Social Protection?

In a number of countries, universal programmes have been phased out and replaced by more limited programmes, particularly in the face of funding issues. For example, Mongolia was the first LMIC to introduce a universal monthly benefit (most recently USD 10.50) for all children under 18, which it financed through the revenues from its mining industry. However, the government recently limited the programme to the poorest 60% of the population, following a discussion with international financial institutions which argued that the country's revenues are too vulnerable to fluctuating commodity prices to sustain universal provision (IMF, 2017; Development Pathways, 2016). This discussion continues, as poverty screening is unpopular in Mongolia and difficult to implement due in part to the nomadic lifestyle of certain population segments.

Even where funding is limited, a strong commitment to USP should imply finding solutions to close existing gaps – including by obtaining support from other programmes – and scrupulously avoiding future gaps when formulating and implementing new policies and programmes.

### → Has the focus on the official shared goal of USP2030 improved coordination among development partners?

While the focus on the shared goal of USP2030 has certainly brought development partners closer together in their approaches to social protection, much remains to be done in terms of translating this goal into interventions on the ground. This includes not only improving coordination among development partners, but also strengthening the countries' role and responsibility – putting national governments 'in the driver's seat'.

One example is the country representation in the steering committee of USP2030 – two each from high-, middle- and low-income countries – which was envisaged from the start in the design of its governance structure. Filling these seats and establishing a transparent and participatory mechanism for rotation and voice in this process will be crucial for implementing, legitimising and sustaining this coordination structure. Only if countries take on the roles and responsibilities that USP implies and themselves buy into USP, will development partners be able to support them in this endeavour.

In highlighting important USP enablers and building blocks, the present study can provide a basis for such discussions and decision-making at country level, and help with design and implementation.

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