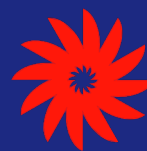


October 2024



TOWARDS THE RIGHT TO SOCIAL SECURITY FOR ALL

FOUR ARGUMENTS FOR UNIVERSAL SOCIAL PROTECTION FLOORS TO ACHIEVE THE RIGHT TO SOCIAL SECURITY FOR ALL

ACTION CONTRE LA FAIM, ACT CHURCH OF SWEDEN & DEVELOPMENT PATHWAYS

EXECUTIVE SUMMARY:

Recent global data reveals a significant milestone in social protection coverage, with over half the world's population now having some form of social protection. However, this progress is unevenly distributed, with high-income countries approaching universal coverage while low-income countries lag far behind at just 9.7% coverage. The COVID-19 pandemic has highlighted the critical importance of comprehensive social protection systems, particularly in healthcare and income security. Despite global commitments to universal social security, nearly half of the world's population remains vulnerable to economic shocks and climate-related hazards. This paper presents four key arguments for universal social security: its status as a fundamental human right, the ineffectiveness of poverty-targeted programs, the affordability and feasibility of universal systems, and their potential to strengthen the social contract and reduce inequalities. Universal social security is not only a moral imperative but also a practical and achievable goal that can foster more resilient, equitable, and sustainable societies.



Introduction

Recent data trends reveal a significant milestone: for the first time, over half of the world's population is now covered by some form of social protection.¹ However, this progress is tempered by the sobering reality that 3.8 billion people remain completely vulnerable to life's challenges and the impacts of climate change.

The world is experiencing a stark divide in social protection trajectories. High-income countries are approaching universal coverage, with 85.9 per cent of their population protected. Upper-middle-income and lower-middle-income countries are making substantial progress, achieving 71.2 per cent and 32.4 per cent coverage rates, respectively. In stark contrast, low-income countries lag far behind, with coverage rates of just 9.7 per cent that have barely improved since 2015. Moreover, gender disparities persist in both legal and effective coverage globally. Women's effective coverage for at least one social protection benefit stands at 50.1 per cent, trailing behind men's at 54.6 per cent. Notably, only 44.9 per cent of women giving birth receive maternity cash benefits, highlighting a significant gap in support for new mothers.

The COVID-19 pandemic has underscored the importance of access to healthcare, sickness, and unemployment benefits. The ILO estimates that the financing gap for building social protection floors "has widened by approximately 30 per cent since the onset of the COVID-19 crisis, owing to the increased need for healthcare services, income security measures, and reductions in GDP caused by the crisis."² These findings highlight the urgent need to address social protection gaps, particularly in low-income countries and for vulnerable populations like women. As the world continues to face challenges such as climate change and potential future pandemics, strengthening and expanding social protection systems becomes increasingly crucial for global resilience and equity.

Despite global commitments to upholding the right to social security, it remains elusive for nearly half of the world's population. With the proliferation of economic crises exacerbating food and income insecurity around the world, and at least 4 billion people deprived of access to social security, the universal social security agenda is more urgent now than ever before. Despite the World Bank and the International Labour Organization (ILO) reaching a high-level agreement to advance universal social security through their USP2030 partnership established in 2015, these significant institutions continue to implement vastly different approaches.

In this short paper, we delve into four arguments for universal social security, with the hope that this may lead to increased awareness and preference for a system that can achieve the right to social security for all.

¹ILO's World Social Protection Report 2020-22

² [wcms_817574.pdf \(ilo.org\)](#)

The four arguments are as follows:

1. Universal social security is a human right, enshrined in Articles 22 and 25 of the 1948 Universal Declaration of Human Rights (UDHR). It is the foundation for inclusive, equitable and sustainable development and the fulfilment of other human rights.
2. Poverty-targeted programmes, a common form of social security, don't work.
3. Universal systems are affordable and feasible and can be practically implemented through a gradual introduction of universal programmes. They are also an investment with far-reaching benefits, including positive ripple effects across the economy.
4. Universal social security can strengthen the social contract between states and citizens and help reduce inequalities.

1. Universal social security is a human right, enshrined in Articles 22 and 25 of the 1948 Universal Declaration of Human Rights. It is the foundation for inclusive, equitable and sustainable development and the fulfilment of other human rights.

A cornerstone of the human rights framework, states are obliged to maximise their available resources to progressively realise rights, including the right to social security. Enshrined in Articles 22 and 25 of the Universal Declaration of Human Rights and numerous human rights instruments,³ the right to social security refers to a set of individual entitlements that protect against income insecurity throughout people's lives, including during common life events, such as old age, unemployment, sickness, or birthing and caring for family members. The ILO Social Security (Minimum Standards) Convention, 1952 (No. 102)² provides detailed guidance for the definition of the content of the right to social security under the International Covenant on Economic, Social and Cultural Rights (ICESCR) and regional instruments in various parts of the world.

When designed well, social security systems can help protect people from economic shocks and other emerging threats, including climate-related hazards, and build just societies where all rights are realised. The progressive realisation of the right to social security reasons that countries should build and expand their systems gradually over time, consistent with their fiscal constraints but using the maximum resources possible. By committing to this progressive approach, governments should find the resources to achieve universal coverage and adequate benefit levels, which can ensure that everyone progressively enjoys their right

³ The right to social security is also enshrined in UN legal instruments setting out the rights of specific population groups, such as the Convention on the Elimination of All Forms of Discrimination Against Women (1979), the Convention on the Rights of the Child (1989), 5 the Convention on the Elimination of All Forms of Racial Discrimination, (1965), 6 the International Convention on the Protection of the Rights of All Migrant Workers and Their Families (1990), 7 and the Convention on the Rights of Persons with Disabilities (2006).

to social security, contributing to more equitable and resilient societies.

As part of the broader family of human rights, the right to social security is to be seen in conjunction with the other rights recognised by the UDHR, the ICESCR and the International Covenant on Civil and Political Rights (ICCPR). All human rights are indeed considered indivisible, interdependent and inalienable. The normative framework listed above forms the basis for the exercise of the right to an adequate standard of living. The international expert committee tasked with interpreting the international covenant defines it to cover at least nine areas of support.

The UN Committee on Economic Social and Cultural Rights has stated that implementing the right to social security requires that a system be established under domestic law and that public authorities must take responsibility for the effective administration of the system. This requires that a country must, within its maximum available resources, ensure access to a social security scheme that provides a minimum essential level of benefits to all individuals and families that will enable them to acquire at least essential health care, basic shelter and housing, water and sanitation, foodstuffs, and the most basic forms of education. Countries are obliged to demonstrate that every effort has been made to use all resources that are at their disposal to satisfy, as a matter of priority, these minimum obligations. **Just as with any other human right, governments must uphold the right to social security without discrimination on the grounds of gender, age, disability, race, nationality, immigration, or other status.**

Moreover, this is an obligation for states. Indeed, all States have ratified at least one of the nine core human rights treaties and at least one of the nine optional protocols. In total, 80 per cent of States have ratified four or more instruments. This means that States have the obligation and duty to respect, protect and fulfil human rights under international law. In many countries – such as Bangladesh, Indonesia, Kenya, South Africa and Tunisia – the right to social security for all is embedded within national constitutions. In countries where this is the case, advocates of universality should consistently refer to the constitution as the basis for their arguments.

In 2012, the International Labour Conference (ILC) adopted the [Social Protection Floors Recommendation \(No. 202\)](#) which sets out national floors of social protection, i.e. a minimum level of social security that all countries should introduce as soon as possible. The social protection floor should be a first step on the road to more comprehensive systems which fulfil the right to social security. This basic level includes access to necessary health care for all, as well as basic income security during crises and fragile phases of life – childhood, illness and disability, pregnancy, parenthood, unemployment and old age.

2. Poverty-targeted programmes, a common form of social security supported by development partners, often do not reach those who need it the most, and are administratively, financially and socially costly.

The promise that poverty-targeted programmes make is that they support the people in most need, and that they do so to a lesser cost than universal programmes. In a world where resources for poverty reduction and development are kept scarce, this is an attractive promise. The problem is that this promise cannot be fulfilled.

Poverty-targeted programmes can complement universal programmes in any country's social security system. But social security systems that *mainly* rely on poverty-targeted programmes are administratively, financially and socially costly as they are complicated and expensive to implement, error-strewn and can cause social tension.

There are two contrasting approaches to progressively realising universal social security systems. One approach, promoted by the World Bank, suggests that countries should initially prioritise those "most in need" by targeting the poorest. From there, coverage would gradually expand until everyone is reached. This approach, sometimes termed 'progressive universalism,' appears to be similar to the human rights principle of "progressive realisation" but is fundamentally different. It critically lacks a clear strategy for expanding poverty-targeted schemes to achieve universal coverage. Moreover, poverty targeting is greatly limited and undermines individual rights and dignity⁴. There are few if any examples that poverty-targeted programmes have been expanded to universal - but on the contrary many examples of where they have been short-lived. In fact, it could be argued that targeted programmes may set back progress towards universal social security.

The poverty targeted approach to progressively realising the right to social security is doomed to fail. It is simply not possible to identify and reach "the poorest" in a correct way. In most low- and middle-income countries, low incomes are widespread, and vulnerabilities are highly dynamic. In other words, there is no static or distinct group of 'poor' which can be accurately targeted. In countries without current and comprehensive income data, the World Bank applies the so-called Proxy-Mean Test,⁵ which is used to ensure the accuracy of poverty-targeted programmes, but **presents high targeting errors**.⁶ Additionally, community-based targeting, where community members determine who should receive benefits and who shouldn't, and which is often used in combination with proxy-means testing, leads to high

⁴ Sibun, D. (2022b). Can a leopard change its spots? A critical analysis of the World Bank 'progressive universalism' approach to social protection. London, Development Pathways. Act Church of Sweden and Action Contre la Faim.

⁵ The Proxy Means Test (PMT) is a method used to estimate a household's economic status without directly measuring income. Instead, it looks at easy-to-observe characteristics like family size, education level, housing quality, and ownership of items such as TVs or livestock. Each characteristic is given a score, and these scores are combined to estimate the household's overall economic well-being. Governments and aid organizations use the PMT to decide which families should receive assistance from social programs, especially in areas where accurate income information is hard to obtain.

⁶ [Targeting the Poorest: An assessment of the proxy means test methodology \(alnap.org\)](#) ; [Exclusion-by-design-An-assessment-of-the-effectiveness-of-the-proxy-means-test-poverty-targeting-mechanism-1-1.pdf \(developmentpathways.co.uk\)](#); [Hit and Miss: An assessment of targeting effectiveness in social protection with additional analysis - Development Pathways](#)

exclusion errors. Due to a lack of transparency, both targeting methods are also **vulnerable to corruption**.⁷ As a result, the selection of recipients is often perceived as arbitrary by the beneficiaries and potential beneficiaries, thus causing community fissures.

The World Bank continues to promote poverty targeting through support of so-called social registries, which use the same targeting database across a range of programmes to determine eligibility, meaning that persons who have been excluded in an erroneous way will be left out multiple times. Social registries are now used in more than 50 countries.

In fact, the majority of people in low- and middle-income countries live on low or precarious incomes, so there are reasons for including them in social security programmes. Poverty targeting, however, intentionally excludes “the missing middle”: the large proportion of the population living on middle – but still low and precarious – incomes. Consequently, targeted poverty programmes can undermine trust in governments and within communities, increasing the risk of social unrest and **can lead to tensions and even conflict** as seen in Mexico, Nicaragua, Indonesia and Lebanon.⁸

The political economy of poverty-targeting reveals a critical paradox: the very structure making these programmes necessary also makes them politically vulnerable. The World Bank’s “progressive universalism” claims that programmes for the poor will gain the political support needed to become universal. However, the World Bank itself has observed that poverty-targeted initiatives often receive minimal support because they benefit only a small, disadvantaged group while relying on taxes from middle-income earners and the wealthy. This creates a lack of broad political backing. The direct beneficiaries, being the poorest with limited political influence, contrast with the more influential middle class and wealthy, who do not benefit but are expected to fund these programmes. Consequently, there is resistance to expanding these initiatives, as the middle class and wealthy are reluctant to support higher taxes for programmes they do not benefit from. Poverty-targeted programmes are thus at risk of shrinking or being cut, as illustrated by the abolition of Brazil’s Bolsa Familia programme, which, despite aiming for universality, only targeted the poorest 14 per cent of households from 2003 until its replacement in 2021. Globally, poverty-targeted social assistance programmes rarely expand beyond 20 per cent coverage.

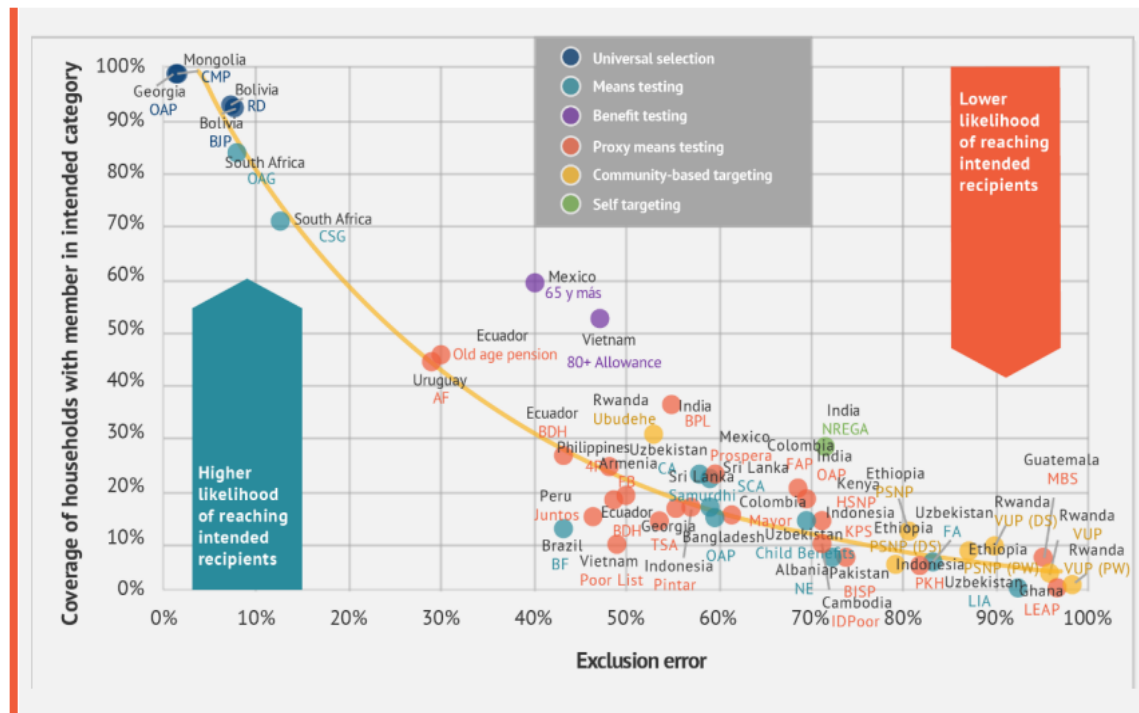
Moreover, **there is a huge financial cost of proxy-means test methodology, unlike universal social security** which will, in part, pay for itself as it will help generate economic growth which will provide governments with higher revenues.⁹ As Kidd et al. (2021) explain, over time this will result in an increase in government revenues as a percentage of national GDP, some of which can be allocated to investments in social security schemes.

⁷ [Three reasons community-based targeting is a threat to social stability - Development Pathways](#)

⁸ [Guidance on measuring and maximising value for money in social transfer programmes -second edition - publishing.service.gov.uk](#)

⁹ [Universality Final with Signatures.pdf](#)

Figure 1: Relation between coverage and exclusion errors within social security schemes in low- and middle-income countries



Source: Kidd and Athias (2020)

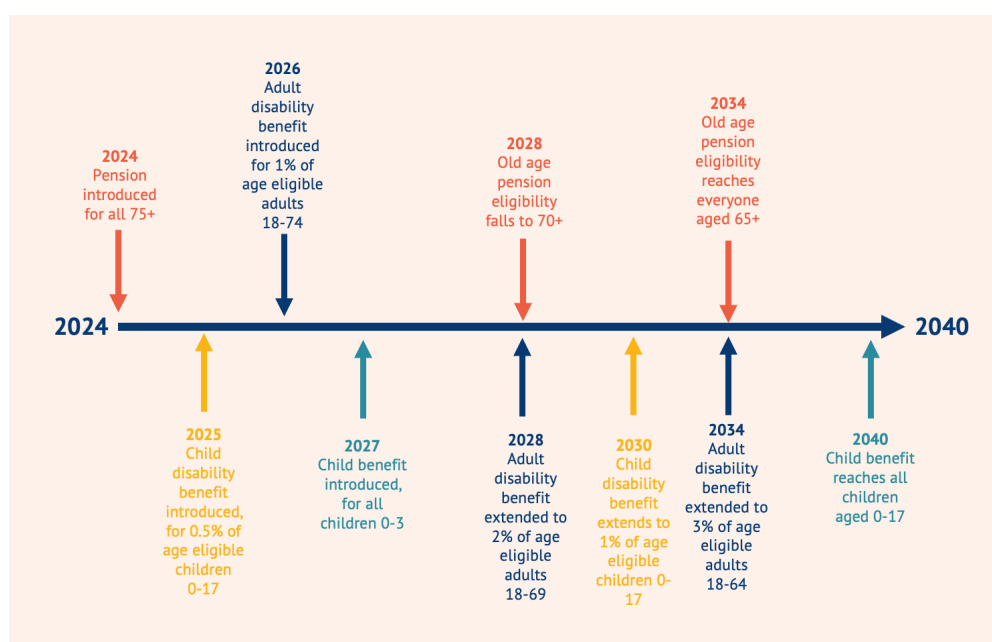
In contrast to poverty-targeted programmes, **universal schemes are very effective** in ensuring that everyone, within a category of a population selected (such as children or older people) can access the scheme, including those living on the lowest incomes. Kidd and Athias (2019) demonstrate that the **targeting errors with universal schemes are minimal, contrasting with the high errors associated with means testing**. The main schemes found in near universal social security systems offer income support to children, persons with disabilities, older people, the unemployed, and those who cannot work due to sickness or due to caretaking responsibilities. In a universal approach, inclusive, lifecycle social security schemes are accessible to all individuals and offer universal or, at the very least, high coverage. Under this approach, social security is recognised as a human right, ensuring a minimum income to protect people's economic, social, and cultural rights.

3. Universal systems are affordable and feasible and can be practically implemented through a gradual introduction of universal programmes.

It is often assumed that low- and middle-income countries can only implement poverty-targeted social assistance programmes designed under a 'poor relief' or 'charity' paradigm because universal schemes are too costly and only affordable for high-income countries. This is because, although an effective universal system comprising old age, disability and child benefits can be delivered at a cost of 1.5-3 per cent of GDP, it is challenging for low- and middle-income countries to find that level of finance immediately.

However, universal benefits can be both affordable and feasible when implemented through a gradual, phased approach. Initial costs can be as low as 0.1-0.4 per cent of GDP, expanding to 1.5-2 per cent of GDP over a period of two decades. Countries can start with limited coverage and expand over time, calibrating benefit levels to align with their fiscal capacity. For instance, Nepal introduced its universal pension in 1995 with an age threshold of 75 years, gradually lowering it to 68 years as the economy grew.¹⁰

Figure 2: Diagrammatic representation of how the proposed universal social security system would expand over time



Source: Kidd et al. 2023

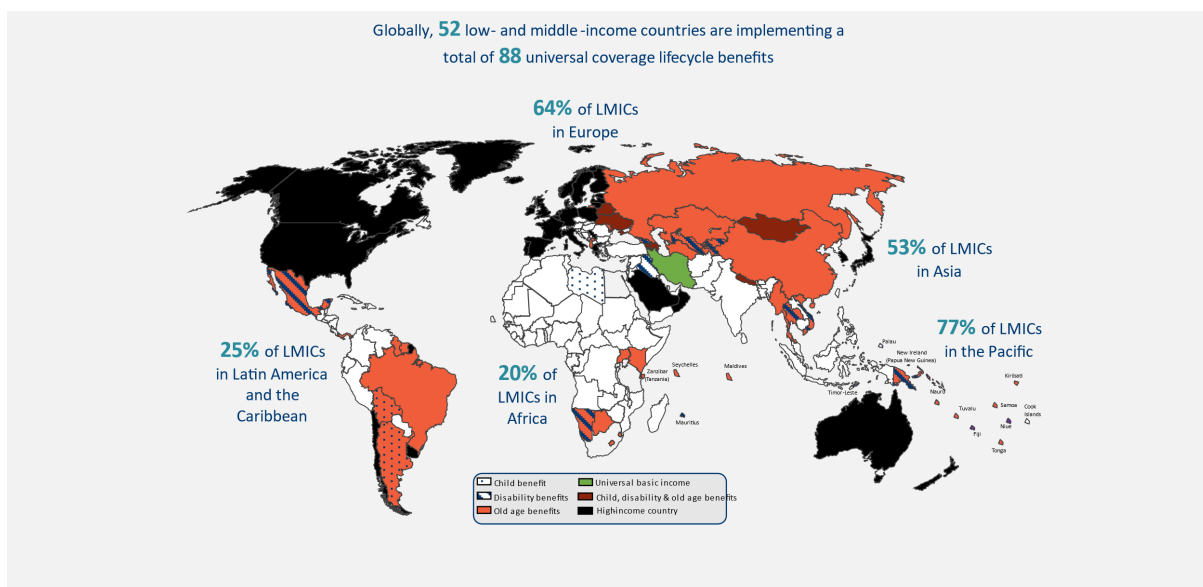
Even modest universal transfers can significantly impact poverty reduction and social inclusion. Moreover, universal social security increases productivity and employability by enhancing labour participation, thereby contributing to economic growth through increased

¹⁰ Kidd, S. Mansoor, N, Barca A. (2023) *An affordable and feasible pathway to universal social security*. Development Pathways. <https://www.developmentpathways.co.uk/publications/affordable-feasible-pathway-to-universal-social-security/>

productivity, and improved human capital development in the long run. It stimulates local economies by increasing purchasing power and enabling households to make productive investments.

Historical evidence supports the feasibility of universal social security. When high-income countries first introduced universal schemes, they were often poorer than many middle-income countries are today. For example, assuming that inflation is adjusted, Finland's GDP per capita was \$7,000 when it introduced universal child benefits in 1948, well below Indonesia's current \$12,200. Policymakers in low- and middle-income countries can learn from this and develop a long-term vision to build comprehensive social security systems over 10-20 years. Not only is universal security feasible in theory, but it is also achievable in practice. Globally, 52 low- and middle-income countries are implementing a total of 88 universal coverage lifecycle benefits. Old age pensions are by far the most common benefit.¹¹

Figure 3: Map of where universal benefits can be found globally



Source: Sibun, D. and Seglah, H (2024)

In the face of fiscal constraints, a phased approach can make implementation more manageable. For instance, a universal old age pension could begin with a high eligibility age and gradually lower it, while a universal child benefit could start with young children and expand to cover all children up to 18 years over time. This gradual expansion maintains the principle of universality, ensuring the popularity of the policies and the government's willingness to fund them. Ultimately, an effective universal system comprising old age, disability, and child benefits can be delivered at a cost of 1.5-3 per cent of GDP, making it a viable option for developing economies committed to long-term socio-economic progress.

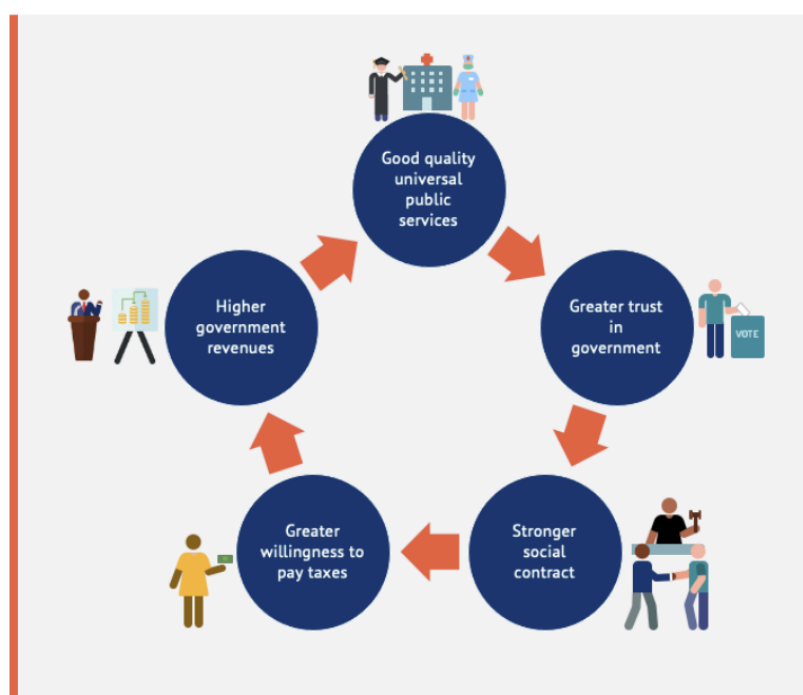
¹¹ Sibun, D. and Seglah, H. (2024) *Taking stock of progress: A compilation of universal social security schemes in low- and middle-income countries*. Development Pathways.

4. Strengthening social contract

Implementing universal social security can increase trust between governments and citizens, strengthening the social contract and ultimately leading to higher government revenues and better public services. Many low- and middle-income countries are stuck in a "vicious circle" of low trust, low tax revenues, and poor public services, often exacerbated by poverty-targeted "poor relief" programmes that are seen as arbitrary and unfair. Universal social security programmes, particularly lifecycle benefits like child allowances and old age pensions, can rapidly demonstrate government commitment to all citizens. This builds trust and willingness among citizens to pay taxes, overpasses the tensions that may arise following the implementation of targeted programmes, and creates a "virtuous circle" of increasing revenues and improving services. For example, in Nepal, universal pension coverage coincided with significant increases in government revenue.

This is especially crucial for fragile states, where universal benefits could help rebuild the social contract and national unity. Development partners should consider shifting away from promoting poverty-targeted programmes in these contexts. Universal child benefits could also serve as an incentive for citizens to declare incomes and enter the tax system, potentially expanding the tax base over time.

Figure 4: The virtuous circle of investing in good quality public services and a strong social contract



Source: Kidd et al. 2020

Conclusion and Recommendations:

To realise social, economic and cultural rights, countries should focus on progressively building universal life course schemes as part of a broader life course social security system. While fiscal constraints often present a critical challenge for low- and middle-income countries to invest in universal social security, policymakers must orient their policies toward establishing universal social security systems and avoid narrowly means-tested programmes that undermine rights.

The World Bank and IMF have an opportunity to course-correct and adopt a rights-aligned approach to social security that leads the way toward more just societies and economies. As pivotal actors in financing and shaping social security policies in low- and middle-income countries, the World Bank and IMF should take four measures to progressively realise the right to social security:

1. **Support states to realise the right to social security.** Immediately commit to supporting states to progressively realise the right to social security. This involves setting up or strengthening rights-aligned social security systems, including the establishment of social protection floors in line with ILO Recommendation 202.
2. **Replace the focus on poverty-targeting with universal systems.** Stop funding new poverty-targeted programmes and phase out existing ones, along with related technologies and privacy-invasive infrastructure such as social registries. Additionally, strengthen a fair distribution of resources by coupling universal social security with fiscal reforms that reduce inequality.
3. **Support equitable and sustainable public systems.** Support equitable and sustainable social security systems in accordance with international standards, including by promoting adequate employers' contributions and adequate social security benefits to ensure income security. Avoid pension privatisation and instead strengthen public social security systems.
4. **Cease harmful austerity budgeting reforms.** Halt austerity policies that threaten rights, privatise social security and refrain from promoting social spending trade-offs. Cease conditioning loans on austerity measures and promoting austerity as a policy priority for governments. Ensure that any increase in social spending in one sector, for instance on social security, does not come at the expense of other rights.

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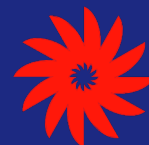
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ABOUT THE GLOBAL COALITION FOR SOCIAL PROTECTION FLOORS

The Global Coalition for Social Protection Floors advocates for the right to social security for all individuals. We promote social protection floors as key instruments to achieve the overarching social goal of the global development agenda. Social protection is one of the foundations for inclusive, equitable and sustainable development. It can simultaneously address the economic, social, and environmental dimensions of sustainability and preservation of livelihoods.

Established in 2012, the Coalition now comprises over 130 NGOs and trade unions from around the world.

ABOUT THIS SERIES

In 2023, 96 economic justice, human rights, and faith-based organizations from around the world came together to advocate for the Right to Social Security. They called on the World Bank and IMF to stop promoting poverty-targeting programs and shift toward universal social security systems. They also advocated for equitable and sustainable public systems and for an end to harmful austerity. The group reiterated these demands in a public letter to the institutions' Board of Directors. They also started documenting the country-level impacts of World Bank and IMF policies. These findings are published in a series of policy briefs that spotlight urgent areas for reform. This is one of those briefs.

The views expressed in this brief are solely those of the authors and do not necessarily reflect the opinions of the Global Coalition for Social Protection Floors. The Coalition encourages its member organizations to share insights on national experiences that may support other members in shaping their own advocacy strategies.

ABOUT THE AUTHORS

Action contre la faim (ACF) is an international non-governmental organization founded in 1979 as part of the “sans frontières” NGO movement. It is a registered charity dedicated to fighting hunger worldwide. Our main objectives are to save lives and reduce food and nutritional insecurity. We also strongly advocate for strong political action to address root causes of hunger: conflict, socio-economic and gender inequalities, climate change and food system, civil society inclusion.

Act Church of Sweden defends people's dignity and rights - through humanitarian and long-term development work, church collaboration, and advocacy. We work together with churches and actors from the civil society and belong to the ACT Alliance - Action by Churches Together.

Development Pathways is an internationally renowned organisation working at the cutting edge of social protection policy and programme development. We provide advisory services to governments and international organisations in social protection; child-sensitive programming; meta-analysis and reviews; poverty and vulnerability analysis; social development and gender; disability; monitoring and evaluation; research; and training.

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Website: <https://www.socialprotectionfloorscoalition.org/campaigns/social-security-for-all-key-pillar-for-new-eco-social-contract/>