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SOCIAL PROTECTION: CONSENSUS AND CHALLENGES

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Social Protection: Consensus and Challenges

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1. Introduction

The global financial crisis of 2008 brought to the fore issues of financial sector regulation. But its consequences for the poor of the world also fuelled an ongoing discussion and debate on social protection. Protection for the poor in the face of macroeconomic crises is just one aspect of social protection. Other macro crises such a natural disasters also have severe consequences for the poor. And, alongside the macro shocks, are the ordinary micro level shocks like health and work accidents which are important in the daily lives of the poor. Social protection in the face of a whole range of shocks is now firmly on the policy agenda.

This paper presents a broad overview of the main areas of consensus and challenges in the analytical and policy discourse on social protection. A simple framework for locating consensus and challenges is to begin by thinking of wellbeing outcomes (measured perhaps by income or consumption) as depending on (a) medium term factors like assets and access to opportunities, (b) insurance mechanisms to cope with short term shocks and (c) the magnitude of the consequences of the shocks even after insurance mechanisms have come into play. The reason for worrying about the consequences of shocks is twofold. First is the straightforward consequence on wellbeing in the short term. Second, however, is the fact that the short term impacts can translate into medium term negative impacts on assets, opportunities and wellbeing?

In this framework, improving the wellbeing of the poorest thus depends on (i) increasing their assets and opportunities in the medium term, (ii) improving insurance mechanisms and (iii) addressing the actual outcome of shocks when they hit. However, two sets of issues arise. First, the interventions in each category have consequences for the other categories. For example: public interventions in (ii) could diminish private arrangements, leaving (iii) unchanged; public intervention in (iii) is implicitly like intervention in (ii); intervention in (i) also helps with (iii). Second, given limited public resources, where is it

best to use them—(i), (ii) or (iii)? It is not good enough to duck the question and to say do all three. Even if this was valid, it would beg the question—in what combination?[1]

It will become clear that many of the challenges facing the social protection community arise from the issues introduced above, and this paper will discuss a number of these challenges. However, the paper begins by highlighting three areas where there appears to be consensus. Four areas of challenges are then discussed.

2. Consensus I: Importance of Risk and Volatility

The analysis of poverty and inequality has undergone a data revolution in the last twenty five years. It is now difficult to picture the paucity of data that analysts were faced with two or three decades ago. The World Bank's Living Standards Measurement Survey (LSMS) website lists over 60 surveys from more than 30 countries—all of these are from after the mid-1980s. The Demographic and Health Survey program has equally transformed the data landscape, providing a wealth of information on many dimensions of human development. Micro data for Africa have become available in ever greater quantities, to add to the data from countries like India. Perhaps most important for the analysis of risk and volatility has been the development of panel data sets for a whole range of countries, including those in Africa.

This data revolution has made possible detailed and specific analysis of risk and volatility in wellbeing outcomes—quantification of its extent, and assessment of its causes and consequences. Further, there has been a coming together of qualitative and quantitative research, building on the strengths of each tradition to further sharpen the analysis.

Although there are many possible illustrations of the surge in research and policy analysis of risk and vulnerability, two will suffice for our purposes. First is the symposium on Shocks and Vulnerability in the *Journal of Development Studies* (Volume 45, Issue 6, 2009). This collection of six papers ranges from the effects of rainfall uncertainty in Nepal

[1] Of course this begs the bigger question of how much society should spend on social protection as a whole, but this takes us beyond the scope of this paper.

(Menon, 2009), through health risks in Pakistan (Heltburg and Lund, 2009), and vulnerability in fishing communities in Congo (Bene, 2009). The paper by Heltburg and Lund (2009) builds on earlier panel data analysis for Pakistan (for example, Alderman, 1996), but uses a cross-section survey with a module that asks retrospectively about shocks. They find "high incidence and cost of shocks borne by households, with health and other idiosyncratic shocks dominating in frequency, costliness, and adversity. Sample households lack effective coping options and use mostly self-insurance and informal credit. Many shocks result in food insecurity, informal debts, child and bonded labour, and recovery is slow. Private and public social safety nets exist but offer little effective protection." (Heltburg and Lund, 2009, p. 889)

Second, more in the realm of policy reports and global syntheses is The Chronic Poverty Report 2008-09 (CPRC, 2009). However, even this report shows what it owes to the availability of panel data when it highlights the basic point that static poverty measures can mask significant poverty dynamics: "Consider, for example, the significant reduction of 24% in aggregate poverty apparent in rural Vietnam between 1993 and 1998. This tells us nothing about what happened to individual households. In fact, while about 30% of households moved out of poverty, another 5% fell into poverty (together considered as the transitorily poor), and about one-third of the population was poor in both periods." (CPRC, 2009, p. 5)

There is now no disagreement that the poor in developing countries do indeed face a significant range of shocks, that they have developed mechanisms and responses to address these shocks, that these mechanisms are inadequate and leave a significant amount of risk uncovered, that these uncovered shocks and responses to them have medium term detrimental consequences, and that this is therefore a need for public intervention to provide protection against risk and volatility.

At the macro level, evidence and agreement has accumulated on increased growth volatility compared to the "golden age" of growth from 1945 to 1979. Di Giovanni and Levchenko (2008) and Kose, Prasad and Terrones (2005) are only two examples of papers in this

genre. While higher growth is indeed associated with lower growth volatility, the first paper finds an association between trade openness and greater volatility, while the second paper finds that "both trade and financial integration significantly weaken this negative relationship" (p. 176). Formal statistical evidence has been strengthened by public and policy makers' perceptions of the consequences of the global financial crises of 1997 and 2008. Furthermore, evidence and agreement has also grown on the greater volatility in climate, and the increasing ease of spread of infectious disease because of labor movements. These can both lead to macro level shocks with consequences for economies as a whole and thus for the poor in those economies.

3. Consensus II: Systems Not Programs

Findings such as those by Hultberg and Lund (2009) on the ineffectiveness of public social protection programs and interventions do not mean that these programs do not exist. Quite the contrary. In fact most countries have a bewildering range of interventions that fall under the label of social protection. Even focusing on just one institution and on the narrowly defined category of social safety nets, during 2000-2010 the World Bank "loaned $11.5 billion to support such programs in 244 loans to 83 countries" (IEG 2011, p. xi). For any given country, a range of programs, under different ministries and different budget headings, all contribute directly or indirectly to social protection.

Indeed, programs that are not on the face of it designed to be social protection against shocks can play a role in protecting the vulnerable against shocks. One example of this is the well known Progresa/Oportunidades program in Mexico, which is primarily designed to provide incentives to keep children in school. The essence of the program is that in return for verified attendance at school over a given period, a cash transfer is made to the household. The program has been evaluated and found to be highly successful in meeting its objectives (Levy, 2006). However, consider now the implications of the fact that the program is targeted to poor households. If there is a shock—at the micro or macro level--which results in the head of a household losing income, then this household is likely to fall into the target group and to begin to receive cash transfers as part of the program. Of course the transfer is conditional on keeping children in school, but it is nevertheless a transfer to

the household which has suffered a shock. Indirectly, therefore, it is a form of social insurance.

There are many such examples in every country. The main conclusion is that a program by program assessment of social protection, important though that is, will be an incomplete analysis of social protection in the country as a whole. Elsewhere I have proposed the institution of a Social Protection Assessment Program (SPAP) for each country, led by the government but perhaps with the assistance of the agencies such as the World Bank (Kanbur, 2010a). Such an assessment would begin by an institutional description of the widest possible set of government programs and interventions that can provide, directly or indirectly, protection against shocks at the micro and macro level. The second stage of the assessment would examine the overlaps and interactions between the programs—for example, whether some programs kick in simultaneously (perhaps in uncoordinated fashion) when a shock hits. Such an assessment would also identify portions of the population that are uncovered or under-covered by social protection.

I have argued (Kanbur, 2010a) that a further piece of analysis could be conducted analogously to the World Bank and IMF's Financial Sector Assessment Program (FSAP). An FSAP essentially "imagines" macro shocks and traces through the consequences for the financial sector, identifying vulnerabilities. Such "stress testing" is now common place in the macro/financial setting. But it could equally well be done in the social protection context—tracing through the consequences of potential macro level shocks on incomes of the poor, and how existing programs and interventions do or do not protect against a range of these shocks. Such analysis could then identify actions to close the gaps.

The more general point behind these specific points and proposals, a point on which there appears to be consensus, is that we need to see social protection in terms of systems, not individual programs. Of course, implementation will ultimately be through programs and interventions, and care will need to be taken to design and evaluate these in their own terms. But the overall frame needs to be one of the system as a whole, with all relevant institutions working together to provide social protection for the poorest.

4. Consensus III: Global Assistance for Crisis Response

The SPAP discussed in the previous section can lay the ground work for a systemic view of social protection in the face of micro and macro level shocks. It can highlight gaps in the system and thus frame actions to rationalize and coordinating programs as well as investment in new programs to serve under-covered populations. However, even if such investment is undertaken in setting up systems, a key issue is whether resources will be available to finance higher levels of support when a crisis strikes.

The issue of resources arises both when the crisis strikes and when it recedes--will the political economy allow resources to be withdrawn when the crisis passes? Kanbur (2010a) contrasts generalized food (and fuel) subsidies and employment guarantee programs in this regard. The political economy of generalized subsidies is relatively easy on the expansionary side because they benefit a wide range of the population; it is of course politically more difficult to withdraw the subsidies precisely for this reason. Public works programs, on the other hand, are self-targeting. Since they offer employment at a given (relatively low) wage, there will only be demand at the time of crisis. As the crisis abates and wages and employment in the economy pick up, the workers would leave the public works sites for better opportunities. The difficulty, rather, is in ensuring sufficient budget for the wage bill at the time of crisis—and precisely because the program is self-targeted to the poor, it will not have widespread support unlike generalized food subsidies.

Mindful of these political difficulties with public works programs, coalition partners in India's "UPA-I" government in 2004 enacted an "Employment Guarantee Act" so as to bind government to finding the budget at times of crises. However, this is an issue that also faces the international community, which is called on to provide support at times of crises. The experience of the food price crisis of the early 2000s, and then the financial crisis of the late 2000s, has been salutary, and has led to a consensus on the importance of rapid response and availability of resources when the crisis strikes. In fact, this was a key finding of Cornia, Jolly and Stewart (1987) a quarter of a century ago.

In Kanbur (2010a) I argue that the key to such support is that it has to be *pre-qualified*. All the preparation work has to have been done before, the amounts and triggers for tranche releases set out in advance, so that the whole process does not in start only when the crisis hits. There are in fact some instruments which can be further enhanced to address this need. For example, the World Bank's Deferred Drawdown Option (DDO) is one such instrument available to wealthier countries eligible for IBRD borrowing. For poorer countries, the World Bank's soft loan arm IDA has introduced a Crisis Response Window (CRW) with accelerated approval process. It is hoped that this window will be broadened, and the process moved closer to a pre-qualification of the type that is available for the DDO, where the agreement is made in "normal times" and the drawdown can come whenever the crisis strikes.

5. Challenge I: Redistribution versus Insurance

The various elements of consensus described above, especially the broad agreement on the extent of risk and vulnerability faced by the poor, and on the need for social protection, provide a good platform for global action. However, there remain a series of challenges and disagreement as we move to further analysis and especially to implementation. The next sections will review some of these issues and challenges.

The first of these issues can be posed I the form of a question: Is Social Protection primarily Insurance or is it Redistribution? In Kanbur (2010b) I highlight the strong overlaps between social security and income redistribution schemes, and the difficulties of disentangling the two in practice.

Consider first of all a standard progressive tax system where payments rise disproportionately with income, starting with a subsidy at the lower end, financed by tax payments at the upper end. For simplicity, suppose that the system is self-financing. This system, the epitome of redistribution, in fact provides insurance in a world where incomes are risky. A negative shock leading to a shortfall of incomes leads to lower taxes, perhaps even to a subsidy if income after the shock is low enough. By the same token, a positive shock attracts a higher average tax rate. The variance of post-tax income is lowered,

reducing risk. In effect, the tax system is providing insurance. In a previous section I have also highlighted how conditional cash transfer programs can also, in effect, provide insurance against shocks to income, even though their stated objective is not at all to do so. Now consider a relatively standard social security program such as unemployment insurance. For this to be pure insurance contribution should match benefits actuarially—over the long run, inflows and outflows have to be balanced in an appropriate sense. If they are not, for example if benefits exceed contributions, the difference has to be made up from somewhere, presumably from general taxation. The overall system then involves, alongside insurance among workers in the scheme, redistribution to those in the scheme from the average taxpayer. If the excess is funded from, say, a tax on firms, then one would have to work out the incidence of this tax to assess the overall nature of the redistribution—but redistribution there will be.

The redistribution can be regressive, or progressive. Many so called social security programs for formal sector workers in developing countries are not actuarially balanced. They require regular injections of resources from the fisc. Since in many cases (for example schemes that cover highly paid government or state owned enterprise employees) the beneficiaries are richer than average, these schemes are highly regressive redistributive programs. On the other hand, other schemes, for example those that provide micro insurance to small scale informal sector enterprises, are also not self-financing but require external financing from government resources. In this case the redistribution is progressive. With this inherent overlap between insurance and redistribution in social protection, the challenge to the SP community is thus:

- (i) analytically, to estimate the insurance and the redistribution components of each program, or the system of programs.
- (ii) politically, to not hide behind the more palatable "insurance" label but to be explicit about the redistributive dimension of social protection (positive or negative).

6. Challenge II: LICs versus MICs

It seems to be generally accepted that government social protection programs are more widespread in Middle income Countries (MICs) than in Low Income Countries (LICs). This is not easy to establish quantitatively, not least because of the difficulties of defining what comes under the umbrella of social protection. However, one recent but indirect quantification comes from an evaluation of World Bank supported social safety net (SSN) programs during the decade 2000-2010 (IEG 2011, p. 12): "The Bank lending, analytical, and capacity building support for SSNs was significantly more concentrated in MICs than LICs throughout the decade." Taking World Bank lending as a whole, 13% of World Bank projects in MICs were devoted to SSNs, while the figure for LICs was 6%.

In view of this stylized fact, an obvious set of questions arise. Is this the "natural" order of things? Can social protection only be "afforded" once the LIC/MIC threshold is crossed? Is the greater spread of social protection programs in MICs because they are better implementable in MICs than in LICs? There is a straightforward response to the "affordability" question. It is that in fact protection against shocks is of particular importance to the poorest of the poor, because for these it is protection against risk and vulnerability that stands between the next shock and destitution. So, if anything, the need for social protection is greater among the poorest, and in the poorest countries. In fact, anticipating the arguments in the next section, the likelihood of market failure in insurance is likely to be greater in the weak institutional environments of LICs, further underlining the need for state support in these areas.

Institutional development is of course key, linking back to the earlier argument about taking a systemic view of social protection. Two pieces of evidence throw interesting light on this issue. First, 57% of the World Bank's SSN operations in MICs emphasized institution building, while only 24% in LICs did so. However, at the same time, the performance of SSN projects in MICs and LICs was similar, in fact LICs did marginally better—using the well-established scale of the World Bank's Independent Evaluation Group, 88% of projects score "Moderately Satisfactory" or better in LICs, while the number was 85% for MICs. This may well be because fewer of the projects in LICs were

geared towards institution building, which is more difficult and likely to result in less favorable project ratings. In any event, there does not seem to be a prima facie case for not engaging in building up social protection systems in LICs, where the need for them is equally great if not greater.

In light of the above, the challenge for the social protection community is to (i) argue that redistribution is required *as much if not more* in LICs than in MICs, (ii) show that there is indeed successful SP program implementation in LICs (e.g. the recent(IEG, 2011) review of SSNs), and (iii) To assess the characteristics of successful social protection programs in LICs with a view to scaling up their implementation, which would of course reveal that the nature of success will vary from country to country and a "one-size-fits-all" solution is not appropriate.

7. State versus Private Insurance

Prior to any government social protection intervention, families, communities and markets will have developed various ingenious insurance mechanisms. They are of course wholly inadequate, but they exist. Their presence raises three challenges for the social protection community: (i) to encourage expansion of these mechanisms, or introduce state mechanisms directly? (ii) if the former, how to encourage them? (iii) if the latter, what happens to the existing mechanisms?

There is a natural tendency in the social protection community, and this paper has been no exception, to draw a line from market and community failure in the provision of adequate protection to the case for direct state intervention by setting up social protection programs. The failures of the market in provision of insurance are well known. Moral hazard means that insurance provision will not be complete. Adverse selection means that insurance markets may fail to exist altogether. Imposition of risk sharing, through requiring participation by state provision, is one solution to this. However, this perspective glides too easily over the issue of state failure. In particular, the political economy of elite capture is not as much discussed by advocates of social protection as perhaps it should be. I have already discussed how schemes that are ostensibly social insurance can turn out to be

highly effective mechanisms for regressive redistribution--from the poor to the rich. While being alert to these issues, the social protection community needs also to weigh up the alternative of supporting and expanding community level and civil society managed insurance and protection schemes.

How can the state support existing schemes, rather than supplant them with a full blown government alternative? The experience of the Indian Self Employed Women's Association (SEWA) is instructive. SEWA is a civil society organization which works to support livelihoods and empowerment of women who work in the informal sector in India (www.sewa.org). Insurance is a key dimension of this support, provided through Vimo SEWA (www.sewainsurance.org). Cover is provided for a range of contingencies including death, accident, widowhood, illness and maternity. More than 60,000 women and their families are insured. SEWA's ground level organization provides the infrastructure for servicing the needs, claims validation, etc. for women. There is state support with subsidies to premiums through programs of support to micro-insurance. However, in other dimensions state regulations are a hindrance to the operation of Vimo SEWA. The fundamental issue is that insurance regulations are written with large insurers in mind, and are not geared to small scale micro-insurance programs like those of SEWA. Specifically, the capital requirements for insurers promulgated by the Insurance Regulation and Development Authority (IRDA) are too big for a micro-insurer like SEWA. The result is that Vimo SEWA has to operate under cooperatives legislation and cannot expand to gain the benefits of scale. There is an ongoing dialogue in India, which has had to proceed in the difficult atmosphere of recent scandals associated with private sector micro-insurance firms. Here is a case, then, where the state could support the development of civil society insurance mechanism through intelligent redesign of regulations.

The introduction of state mechanisms will affect existing non-state mechanisms. Subsidy for a non-state mechanism will affect the conditions for those non-sate mechanisms that are not subsidized. In general, it may be assumed that non-subsidized non-state mechanisms will shrink in response. This is natural. Existing mechanisms were inadequate and needed to be supplemented. But the presence of alternatives will reduce the incentives for current

mechanisms. The central point for the social protection community, however, is to guard against the tendency to overstate the benefits of a given state social protection program by focusing on the gross benefits of the program. Of course, these had better be positive—otherwise the program will not pass the social cost-benefit test. However, the net social protection provided, after subtracting the shrinkage or disappearance of existing mechanisms, is bound to be less than the gross benefit. Yet the standard procedure in the social protection discourse is indeed to focus on the gross benefits of a program and not on its net benefits, the calculation of which would require an analysis of the response of community and market mechanisms to state intervention.

8. Conditional versus Unconditional Transfers

Conditional Cash Transfers (CCTs) are all the rage now. Although they have been part of the policy makers' toolkit for many years in Asia, well documented successful experiences in Latin America in from the mid-1990s onwards have put them on to a new global footing. Most Latin American countries now have them, and they have spread to other parts of the world—and indeed reintroduced to Asia (Fiszbein and Schady, 2009). They have been evaluated using rigorous methods and found to deliver what they promise—for example, the impact of Mexico's Progresa/Oportunidades is indeed to reduce school dropouts, per its main objective (Levy, 2006 and Fiszbein and Schady, 2009). They are seen as an indispensable part of social protection.

The somewhat unconditional support for CCTs is disconcerting. There seems to be very little questioning of them in the policy discourse. One is reminded of a similar situation with microfinance fifteen years ago. A more sober assessment of the microfinance phenomenon and its impact on the poor is now coming into view. In particular, there are questions about whether the benefits flow to the poorest of the poor. So, here is a challenge for the social protection community on CCTs—at least on the first C, conditionality.
The basic structure of a CCT is as follows. First, identify target households. Second, define "good behavior" (for example, keeping kids in school, attending ante-natal health clinics, etc.) and monitor this behavior. Third, those who achieve a given behavioral standard receive a cash transfer. But what if the behavioral standard is more likely to be attained by

wealthier households? Typically, for example, “education” and “health” are “normal goods” i.e. households demand more of these as they get wealthier. Then, clearly, CCTs have an inbuilt regressivity. There is some evidence, for example, that the take up rates in Mexico’s Progresa/Oportunidades CCT are much lower for the poorest of the eligible households (Rodriguez, 2011). It can also be shown theoretically (Rodriguez, 2011) that with a fixed budget unconditional cash transfers (UCTs) reduce the depth of income poverty by more than CCTs. This result also holds for “education poverty”, in other words when the objective is reduce the shortfalls from a target level of years of schooling.

So the SP community must ask itself--what exactly is the gain of the first “C” in “CCT”?

- Clearly, conditioning moves behavior in the direction of the conditioning. There is a mountain of evidence on this, but this is perhaps not that surprising. The real question is—what would UCTs, with the same budget, achieve in terms average behavioral change and progressivity of this change? We do not have an extensive and systematic set of answers to this question.

- If, as seems possible from the analysis of Rodriguez (2011), CCTs are more likely to be regressive than UCTs, is the gain from conditioning political in nature, assuaging middle class concerns about “handouts” versus “investment”? Of course, in reality a UCT may improve the schooling of the poorest even more than a CCT (with the same budget), but this may cut no ice in the political arena, where the notion of the poor being seen to do something in return for the cash they get may hold sway.[2]

9. Conclusion

The social protection literature and policy discourse is now vast, and it would be impossible to do a comprehensive review and to do justice to the myriad strands and perspectives one finds. Rather, my objective here has been to identify some areas of consensus and challenges in the social protection community—as I see them.

[2] Even where CCTs do better than UCTs on schooling, they do not necessarily do better on other dimensions such as teenage pregnancy (Baird, McIntosh and Ozler, 2011). See also Schubert and Slater, 2006.

I have argued that there is now indeed a consensus among analysts and policy makers on the importance of risk and vulnerability in the lives of the poor, a development that has been helped by the greater availability of micro level data on patterns of wellbeing. Further, there is consensus, at least at a certain level of generality that the overall approach to social protection has to be systemic, even if implementation proceeds program by program. At the same time, I believe there is a consensus, especially after the global crises of the 1990s and the 2000s, that the international community needs to have mechanisms in place to provide resources rapidly to countries to protect their poor when a crisis hits.

However, there remain disagreements, and I have posed these as challenges to the social protection community. I have argued that there is a tendency in the community to hide behind the "insurance" label when in fact social protection involves, and must involve, a large element of redistribution. There are also issues about whether resources are best spent on LICs or on MICs to strengthen social protection systems. How best to blend state and private, especially community provided, insurance is another challenge. Finally, I have cautioned against the current fad for CCTs, and raised the challenge of whether UCTs might in fact be more progressive in their impact. These and other challenges provide a rich agenda for analysis and policy experimentation in social protection.

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