

Social Protection to Safeguard Citizens against Vulnerabilities: An Overview

Social Protection includes policies and programmes implemented to prevent, manage and overcome adverse conditions and challenges that lead to vulnerability or loss of well-being.

Different social protection frameworks may have different focal points, for example, reducing poverty, work-related distress, or long-term effects of exclusion, but share a synchronous goal of improving living conditions and reducing vulnerability.



What is Social Protection?

Social Protection comprises policies and programmes that aim at preventing, reducing and eliminating economic and social vulnerabilities that could arise due to adversities at different stages of the life-cycle, shocks of various kinds, and work-related uncertainties, among others ([World Bank, 2012](#)). While India has a range of welfare schemes and social assistance programmes to safeguard citizens against different vulnerabilities, the country still lacks a comprehensive social protection framework.

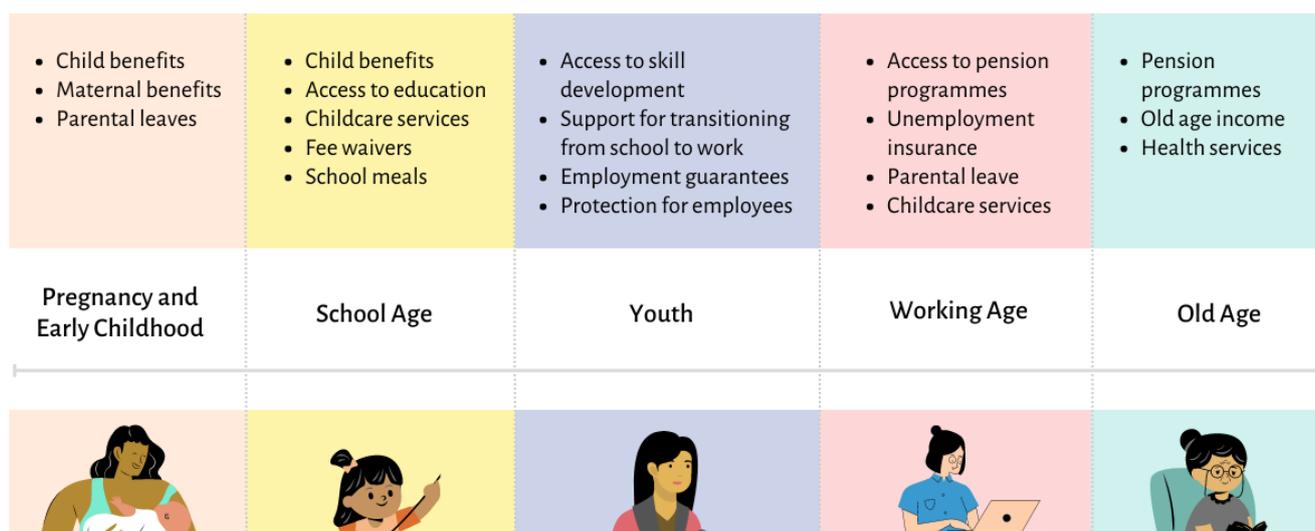
Globally, multiple frameworks have been developed by different multilateral organisations like the International Labour Organization (ILO), World Bank (WB), United Nations (UN) that have laid out what Social Protection entails. Governments are obligated to guarantee Social Protection, as per their accepted framework or Social Protection floors, to everyone across different stages of their life-cycle without discrimination, in a manner that promotes equality.

Social Protection floors are nationally-defined sets of basic social security guarantees, aimed at preventing or alleviating poverty, vulnerability and social exclusion. Countries should at least ensure that all those in need have access to essential healthcare and basic income security. ([ILO, 2010](#))

- The WB framework focusses on reducing poverty and destitution by offering programmes to reduce risks related to old-age, reproductive health, early childhood, disabilities, and employability of youth through skill development, etc.

- ILO focusses on social security measures to reduce vulnerabilities caused by work-related distress including sickness, maternity, income loss, unemployment. There are nine identified branches of social security, which have been established by [the Social Security \(Minimum Standards\) Convention, 1952 \(No. 102\)](#). Signatories to the convention are required to provide at least three of these branches. These are listed below:
 - Medical care;
 - Sickness benefit;
 - Unemployment benefit;
 - Old-age benefit;
 - Employment injury benefit;
 - Family benefit;
 - Maternity benefit;
 - Invalidity benefit; and
 - Survivors' benefit.
- According to [UNICEF](#), Social Protection systems are essential to eliminate long-term effects of poverty and exclusion. Cash transfer programmes for children including child grants, school meals, skill development programmes help families access healthcare, nutrition and quality education for all irrespective of the circumstances they are born in.

Figure 1: Social Protection Benefits that Can be Provided in Different Stages of Human Life-cycle



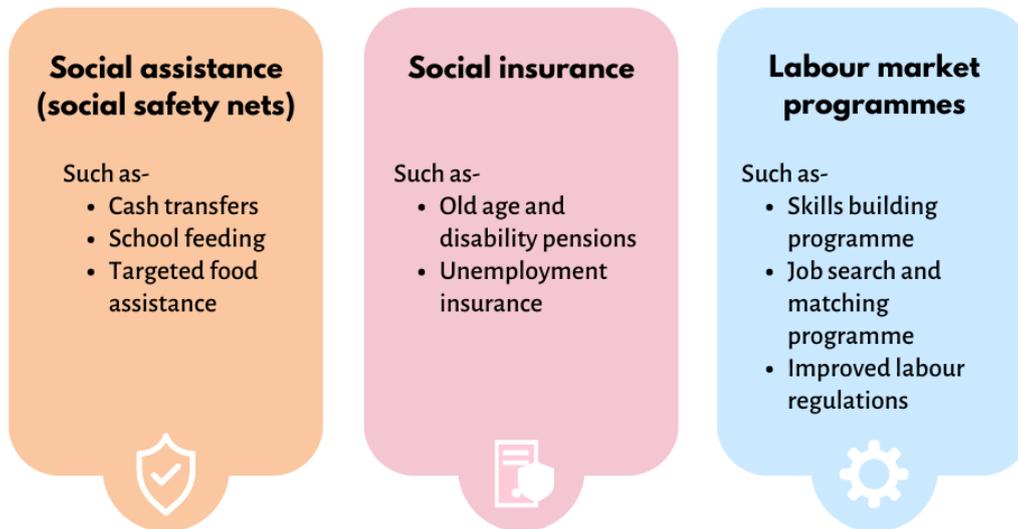
**Health insurance for all stages of life*

Many developed countries have made considerable progress in Social Protection coverage, and have established effective Social Protection floors. As highlighted in Figure 2, there can be three broad ways of providing Social Protection to citizens.

Social assistance refers to cash benefits provided to the general public, or portions of the general public, through government-funded schemes with no direct contributions by or on behalf of potential beneficiaries. In contrast, social insurance programmes require participants to pay premiums or make contributions directly to the respective insurance scheme. (OECD, 2013)

Nevertheless, social security is still not a reality for a majority of the world's population. According to [ILO](#), as of 2017, only 45 per cent of the population across the globe was covered under at least one social security benefit. Similarly, only 29 per cent of the global population enjoyed access to comprehensive social security.

Figure 2: Ways of Providing Social Protection



Why Social Protection?

Social Protection measures can help in the realisation of human rights that are part of the [Universal Declaration of Human Rights](#), international conventions, and national constitutions. Implementing a rights-based approach to Social Protection involves ensuring a range of overlapping and interdependent rights. The [UN-ESCAP](#) (United Nations Economic and Social Commission for Asia and the Pacific) provides a comprehensive list of reasons for the importance of Social Protection:

- Social Protection systems help families recover relatively faster once a crisis is over. This, in turn, offers a significant boost to the economy. Moreover, the existence of an effective national Social Protection system reduces the huge cost of providing emergency support following crises, which ends up saving time and finances.
- Social Protection is fundamental to reducing and preventing poverty and inequality in society by improving access to food, income security, shelter, sanitation, healthcare, etc. for basic survival. It can build resilience to environmental shocks and climate change by increasing the adaptive capacity of those that rely on the commons, such as forests, oceans, rivers, lakes.
- Even when Social Protection programmes do not directly focus on children's education, they can have positive externalities on education. For instance, [in Brazil](#), the old-age benefits received by rural workers were found to have a positive impact on the enrolment of girls in the 10 to 14 years age-group residing with them.
- Social Protection contributes to better living conditions for workers resulting in increased productivity and expanded income opportunities. By ensuring that all basic needs are secure for everyone, such interventions can be effective in addressing the economic, social and environmental dimensions of inequality.

The Indian Context

Since independence, even though there has been substantial improvement in the quality of life in India and access to health and education, there is still a long journey ahead. India is still performing poorly on many health and nutrition indicators, especially for women and children. These issues coexist with high levels of poverty, and inter-class inequalities.

They are also closely linked to the nature of the workforce in India, which is characterised by extreme income inequalities, the predominance of self-employment, and high levels of informality. As high as 80 per cent of total workers in India were employed in the informal sector in 2018-19, according to the [Periodic Labour Force Survey \(PLFS\)](#) data. This leads to a labour market with low levels of Social Protection and high precariousness among workers. But it also constrains the expansion of Social Protection, mainly due to the dearth of appropriate institutional arrangements and policy, and due to [lack of formal mechanisms](#) to support unionisation of workers to get their voices heard.

As India reels from the consequences of the COVID-19 pandemic, [studies](#) have shown that the Social Protection measures offered were not only insufficient but also inaccessible to many. This has resulted in further informalisation of employment, reduced food-intake and increased indebtedness of the households.

Currently, India does not have a comprehensive Social Protection policy. It is also not a signatory to ILO's Convention No. 102. The government has attempted to provide Social Protection through a range of welfare schemes and programmes, both at the Union and state levels, which cater to different segments of the population. The domain of these schemes is quite large, covering basic education and health, employment, workers' social security, food and nutrition security, and social pensions. However, they are fragmented, lack harmonisation, suffer from implementation bottlenecks and inadequate coverage, hampering their effectiveness.

Fragmentation affects the responsiveness and coverage of such programmes, therefore reducing their ability to achieve the goals of resilience, equity, and opportunity. According to the [World Bank](#), it also leads to exclusion of the most vulnerable groups.

In 2013, a suggested [framework](#) for Universal Social Protection Floor for India was published by the ILO. However, to create an effective and efficient Social Protection system, a unified and coherent Social Protection policy for the country with a clear-cut implementation strategy is needed. One such framework might be in the works at the [NITI Aayog](#), as announced in February 2020 before the COVID-19 pandemic had hit India. The objective has been to identify targeted areas to provide social security. However, it is pending official release.

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