



Getting the Foundations Right: The Social Protection Floor Initiative



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For a serious shot at reducing poverty, **Braema Mathi** urges societies, especially those in Asia, to implement the Social Protection Floor Initiative.

The ongoing existence of poverty is exasperating. This frustration is compounded when systemic failures, complacency and lack of political will keep generations of communities poor and vulnerable. A look at some statistics reveals how deep the divide between the “haves” and the “have-nots” has become:

- 80% of the world’s wealth is held by 20% of the population.
- 80% of the world’s population lacks comprehensive social security coverage.¹
- 60% of the world’s elderly survive without a pension.

- 50% of the children in the world do not have education.

These figures, along with the economic crisis of 1997 that threw millions into unemployment, have spurred the International Labour Organization's (ILO) mission to provide universal employment, as well as promulgate the Social Protection Floor Initiative. Conceived in 2009, the initiative aims to alleviate poverty by extending basic support and protection to all in need, and the time has come for it to be implemented more concertedly in Asia, including Singapore.

Defining the Social Protection Floor

The Social Protection Floor (SPF)² ensures universal access to food, education, health and income security through various means that include basic transfers in cash or in kind, for example, subsidised health insurance, scholarships and school buses, and minimum income support to families. It is a global social policy concept that is driven and defined by the taskforces of the respective countries, be it government or social organisations.³

SPF is a not a review process to replace existing national social protection schemes. Rather, it is meant to complement such schemes. The ILO recommends applying the SPF by stock-taking existing socio-economic and social policies to assess design and implementation gaps.

Often, the resulting recommendations can be particularised to the situation at hand, and at the national level, they are not costly. According to the ILO's cost estimation studies, SPF costs between 1 and 5 % of GDP, depending on

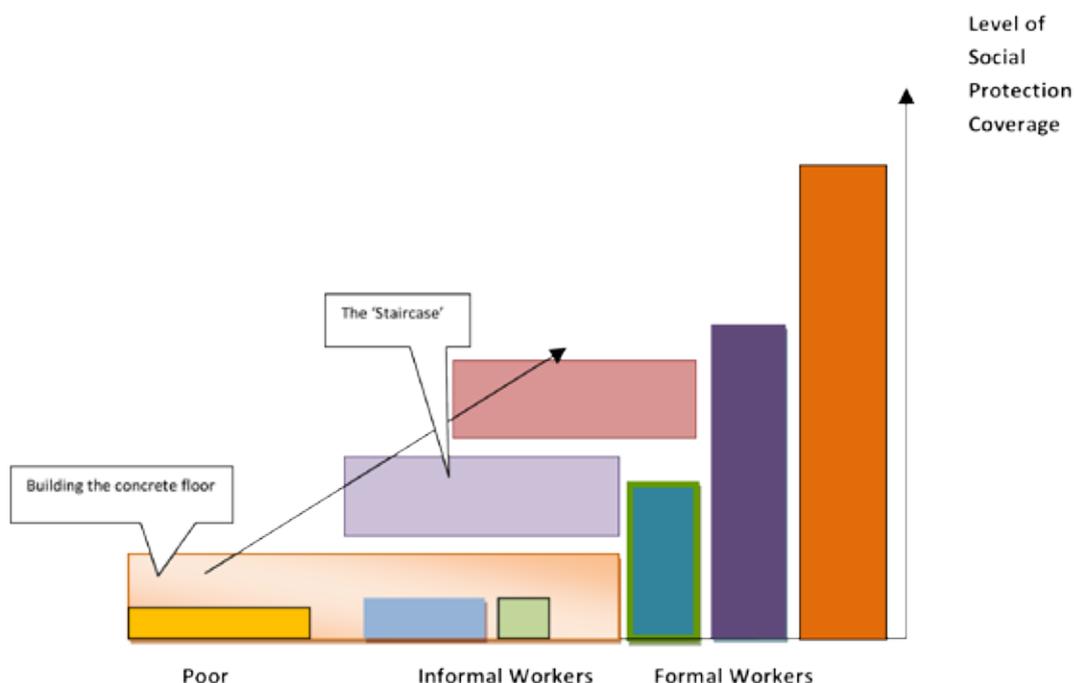
the programmes. Many developing countries such as Cambodia, Indonesia, China, India, the Philippines, and the Solomon Islands are taking measures to institute the SPF, either as universal schemes or as specific schemes targeting the poorest.

The focus of SPF is on the "floor" upon which socio-economic policies are laid. The key is to leave no gaps, no holes in the structure, for anyone to fall through. In this way, schemes are interconnected, cohesive in design, and uniformly implemented. This "floor" has to be concrete enough, through adequate protection coverage, for persons in need to step on it—not fall through again—and reach the stairs that will lead them to the next socio-economic level. Continuing this floor/housing metaphor, it means that policies and programmes need to form a horizontal layer of inter-connected bricklaying to build the floor while at the same time, be strong enough for building blocks to be placed on this floor, for an upward reach, vertically. Only when policies and programmes are put in place along these two axes—horizontal, to form a concrete floor, and vertical, to build up—can there really be transformative change in the community.

Chart 1 below depicts how a social protection floor can be constructed for an individual, a community, and a nation.

The horizontal dimension usually consists of a minimum set of social security measures while the vertical dimension is about increasing levels of social security. The aim is to build a "social security staircase" that will transform communities and eventually eliminate poverty. In other words, SPF is a

Chart 1: Overview of the Social Protection Floor Initiative



set of basic social security guarantees that should ensure—as a minimum, over the life-cycle of an individual—access to essential health care and basic income security, both of which will secure effective access to essential goods and services at the national level, such as education and housing.

SPF is not Welfare

Ensuring that an individual has access to this basic coverage does not mean that it is welfare-based. It is, instead, a way to acknowledge that unavailability or inaccessibility of such programmes is a systems failure. Providing people in need with social security is a fundamental human right recognised by Article 22 of the 1948 Universal Declaration on Human Rights. In turn, Article 25 recognises the need for every human being to access adequate living standards, health, education, food, housing and social security in the event of unemployment, illnesses, and disability amongst others.

In addition, the life-course of a person is never dormant—there are many points of life-changing circumstances that need buttressing through social protection schemes. These turning points can be caused by being born with ill health, old age, unemployment, raising children, work injuries, sudden sickness, death of a breadwinner, maternity, natural and man-made calamities. These are real economic crossroads in a person's life and though an individual can be educated to prepare for a rainy day, very often it is the vulnerable groups that are hit the hardest over any of these emergencies and tragedies in their lives.

The SPF uses many schemes to build the floor through a life-course of social security measures. These include:

- Public works programmes: Offers short-term employment through, for example, building roads in the community or cooking for a community shelter.
- Micro insurance: Risk pooling of insurance to cover the poor for emergencies, health, and assets.
- Microfinance: Local alternative income generating options.
- Conditional cash transfers: Cash transfers that ensure certain conditions such as attending parenting skills workshops are met, and employment quarantine schemes.
- Unconditional cash transfers/minimum income support: Social assistance to meet basic needs.
- Contributory cash transfers: Provident funds.

Besides having schemes that are tailor-made to fit the community, SPF also asks for a Single Window Service,⁴ which is an inclusive approach of working with the community in need and that synergises existing programmes and reinforcement programmes. Single Window Service functions as a one-stop case management point for the implementation of social services, essentially combining mechanisms to fight the multiple dimensions of poverty.

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Some examples of SPF initiatives in the ASEAN region include the following:

- Though the Thai Constitution is clear that all Thai citizens have equal access to healthcare, many poor and rural folks have fallen through the net. A 30-baht social health insurance scheme has been implemented, reducing the number of uninsured people from 16.5 million to 2.9 million, or 4.4 per cent of the population.
- Using principles of SPF, the Thai government also revised its health policy to increase universal coverage of health services.
- In Malaysia, medical clinics in certain areas are now open from 10am to 10pm, seven days a week. Manned by assistant medical officers, the clinics treat common illnesses at RM\$1 for locals, and RM\$15 for foreigners.
- In the Philippines, the Muntlupa City disburses US\$10 every month to all persons 90 years and older, as an unconditional cash transfer.
- In Vietnam, the National Insurance Law was passed in 2009 to extend health insurance coverage to 17 million people, most of which will be subsidised by government.
- In Laos, grants are given to projects that implement a Public Works Programme of employing those who have lost income due to unforeseen circumstances. This enables them to get out of their short-term lack of access to income.

SPF is an investment, not a cost. It offers an individual, a family and a community that has fallen through the social safety net, the opportunity to build a concrete floor beneath them so that they stand and walk to the staircase that will bring them to the next levels of good social programmes, case management and longer term sustainable programmes.

SPF as a Breakthrough

SPF is today's answer to correcting the imbalance in the distressing data that we keep getting. It also offers an opportunity to address the needs of the people in need in a more transformative manner that enables them to become more independent in the long term. At the national level governments can review policies to invest in building up the concrete floor for different communities for long term resilience among the people.

That, to me, is the beauty of the SPF for Singapore—it can function alongside Singapore's Many Helping Hands, for instance, and give more focused and dedicated attention to those who have fallen through the social net. It can offer sustainability and longevity and help re-build lives. Grant makers need to become familiar with the SPF to better support direct service providers who wish to invest time and resources to help the vulnerable.

Why? Simply because every human being deserves the best chance possible to live dignified lives.



¹ Braema Mathi, "Bridging the Gap to Poverty Eradication, presentation at the Civil Society Forum, Commission for Social Development," United Nations, New York," www.icsw.org/doc/2012-01-31-Bridging-the-Gap-to-Poverty-Eradication-BMathi.pdf.

² For more information, please refer to "Global Extension of Social Security," International Labour Organization, www.social-protection.org/gimi/gess/ShowMainPage.do.

³ The special feature of SPFI is in its flexibility and adaptability.

⁴ "The Single Window Service in Asia and the Pacific," Decent Work, International Labour Organization, www.socialsecurityextension.org/gimi/gess/ResFileDownload.do;jsessionid=5b43acc31856dd4c4504ab31c17052a5aa8d785c6eab280c8cbb847c9b19e53e.e3aTbhuLbNmSe3eQay0?ressourceId=30172.