Can a leopard change its spots?

A critical analysis of the World Bank's 'progressive universalism' approach to social protection

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September 2022

ACTION AGAINST HUNGER
DEVELOPMENT PATHWAYS
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Preface

The COVID-19 crisis has been a wake-up call to strengthen social protection systems. Many countries have implemented social protection measures to lessen the devastating impact of lost jobs and livelihoods. However, today we, as a global community, are still far from making the human right to social security a reality for all.

The priority given by the World Bank to "targeting" –different methods to differentiate eligibility for programs between the poor- not only fails to cover the majority of the population but also fails to reach the people living in dire situations, despite its primary objective. It also prevents States from developing their own social protection systems.

Ten years after the adoption of the ILO Social Protection Floors Recommendation (No. 202), we are at a crossroads between universal schemes and highly restrictive approaches to social protection.

The World Bank alone represents more than half of all international support to the expansion of social protection in low- and middle-income countries, and during COVID-19, the proportion grew even larger. Importantly, its advice surpasses the influence that its financing role suggests.

The fact that "universality" is too expensive to implement at once seems to trump all the evidence showing that universal programs are superior to poverty-targeted programs in many regards. Gradual implementation is an obvious response to the lack of means for immediate implementation, and "progressive universalism" is the World Bank's new approach to universal social protection. As shown in this report, however, "progressive universalism" has little to do with the "progressive realisation" that is a corner stone in the human rights. Rather, it appears to be an attempt to continue to promote poverty-targeting, while paying lip service to the commitment to universal social protection, weakening the efforts in that way. We must not forget that the issue of universal social protection also concerns high-income countries, where existing social protection systems are in danger, and this reminds us of the urgency of continuing to defend the quality and universality of social protection worldwide.

We hope that this report will inform anyone who is trying to navigate the debate on social protection, in particular policy makers in the major shareholders of the Bank, policy makers in countries implementing social protection programmes supported by the World Bank, and civil society organisations holding these policymakers accountable.

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Executive summary

In a global context where food and economic crises are exacerbating nutrition and income insecurity for all, while at least four billion people still lack any access to social protection benefits, the universal social protection (USP) agenda is more urgent than ever. However, despite a high-level consensus on universal social protection that has emerged in recent years among influential development actors – namely, the World Bank and the International Labour Organisation (ILO) since the signing of their partnership USP2030 – these key institutions continue to take radically different approaches to social protection in practice.

The World Bank has signed up to universal social protection as a ‘vision’ while continuing poverty targeting in practice

The ILO has long supported universal social protection as it has always been at the core of its mandate. The organisation’s strong endorsement of universal social protection is also guided by its standards, including the Social Protection Floors Recommendation No. 202 (R202), adopted by 185 states in 2012. The World Bank, on the other hand, has historically taken a fundamentally different approach, with a strong track record of providing loans to countries to implement small schemes that set out to narrowly 'target the poorest’ within societies, with high rates of exclusion.

Since publicly endorsing universal social protection, the World Bank has presented universal social protection as a ‘vision’ while, at the same time, consistently continuing their usual poverty-targeted approach. For example, the Bank sells a narrowly targeted model of programme design to governments, which is often pushed at the expense of alternative approaches, in particular the gradual introduction of universal lifecycle programmes. In fact, the consensus within the Bank over the promotion of poverty targeting is so strong that it has even led to the active undermining of universal schemes that governments have planned to introduce or expand. In this way, there is a disconnect between the discursive endorsement of universal social protection at the leadership level of the Bank and the types of social protection programming that the Bank continues to finance and promote on the ground.

The Bank has introduced the term ‘progressive universalism’ to try and reconcile its poverty-targeted approach with the universal social protection agenda

The World Bank has attempted to reconcile this discrepancy between their endorsement of USP and their approach in practice by introducing new definitions of key concepts, including the concept of ‘progressive universalism’, among others. This builds on the concept of ‘progressive realisation’. A cornerstone of a human rights framework, and included within the ILO's R202, progressive realisation reasons that countries should build and extend systems gradually over time in line with their fiscal constraints but allocating the maximum resources possible. Indeed, progressive realisation is a central human rights principle applied to the full realisation of all rights recognised within the International Covenant on Economic, Social and Cultural Rights (ICESCR).

However, the Bank's understanding of 'progressive universalism' provides a specific re-interpretation of this concept. The term is used by the Bank to argue for *"a focus on reaching the poorest and most vulnerable first"*, with a view to eventually arriving at universal social protection coverage, but without a clear strategy of how to bridge the gap between these two radically different approaches.[1] In reality, the concept of 'progressive universalism' appears to be used to justify business as usual. In addition, the Bank has introduced other new concepts to argue that 'targeted benefits are universal' on the basis that everybody can access a poverty-targeted benefit 'when they need it'. Conversely, it argues that 'universal benefits are targeted' since they are targeting lifecycle categories such as children and older persons (even though this is done on a universal basis). Crucially, the Bank's introduction of new terms to justify the continuation of its poverty-targeted approach risks creating a false equivalence between poverty-targeted and universal benefits.

The World Bank's approach on progressive universalism promotes a failed approach and is not in line with the progressive realisation of the right to social protection

In attempting to re-define the meaning of universality, the Bank blurs the conceptual distinction between poverty-targeted and universal benefits. In doing so, there is a danger that both the evidence around the ineffectiveness of poverty targeting and the principles at the heart of the universal social protection agenda are obscured.

In particular, there are four key reasons why poverty targeting is a failed approach. Firstly, widespread low incomes and the dynamic nature of vulnerability mean that a static group of 'the poor' does not exist. In most low- and middle-income countries, the majority of the population are living on low or insecure incomes. Further, incomes and consumption are volatile for many people. Secondly, poverty targeting cannot be done accurately and always generates high rates of exclusion. Thirdly, there is strong evidence to suggest that poverty targeting can undermine trust in governments and exacerbate the risk of unrest. Fourthly, and crucially, poverty targeting can undermine the rights and dignity of individuals.

[1] World Bank (2022a, para. 88).

It is important to maintain the linguistic and conceptual clarity between poverty-targeted and universal schemes – and systems – as they are fundamentally different. In particular, at its core a poverty-targeted approach is designed to be exclusive in nature. Under this 'poor relief' paradigm, there is very little emphasis or creative thinking on how to mobilise domestic resources to finance greater investments in social protection. This is despite governments having a responsibility to adhere to the human rights principle of *"use of maximum available resources"* to make the most credible effort possible to realise people's right to social security and a decent standard of living.

Further, as long ago as the 1990 World Development Report, the Bank itself had already recognised that the political economy of targeting means that poverty-targeted programmes are unlikely to grow over time and may even die out because of lack of popular support. In fact, international experience suggests that universal and poverty-targeted programmes have starkly different trajectories for the quality and sustainability of the social protection systems they build. Universal schemes are popular and, therefore, governments are more willing to finance them: since all citizens experiencing the contingency are eligible, they are more willing to pay taxes for universal schemes. In contrast, poverty-targeted schemes exclude most members of society while also, as Sen (1995) argues, directing resources towards society's least powerful members. Consequently, poverty-targeted schemes do not have strong political support.

Despite this, the World Bank have ignored the political economy realities that it highlighted itself and, instead, base its belief in 'progressive universalism' in the claim that it has already refuted, namely that a poverty-targeted programme will have the political support to expand over time to become universal. The failure to acknowledge the distinct political economy characteristics of these two separate approaches undermines the credibility of 'progressive universalism' as a route to achieving universal social protection.

The Bank's 'progressive universalism' approach is not an effective way to achieve universal access to social protection

The World Bank argue that 'progressive universalism' is one route to building universal social protection *systems* and, therefore, in line with R202. Yet, the reality is that, while poverty-targeted programmes can play a *small* part within universal *systems*, they are an ineffective means of providing access and realising the right to social protection for all (see above). Despite this, the Bank pushes poverty targeting almost exclusively.

Ultimately, the failure of the World Bank's 'progressive universalism' model boils down to the relative emphasis on the kinds of approaches which should be prioritised and invested in to most effectively build systems that provide a universal Social Protection Floor.

Poverty-targeted programmes cannot plausibly be expected to provide the principal basis for an effective universal social protection system. In fact, they are not even able to effectively reach their intended narrow target populations.

The 'progressive universalism' approach endorsed by the World Bank confuses this. Endorsing a poverty-targeted approach as the *primary* means of designing a system instead of as a small complement to larger core lifecycle programmes is highly misleading, overstating the merits of an approach that is simply not capable of providing effective universal support. As a consequence, poverty targeting is promoted at the expense of supporting governments to introduce or strengthen flagship lifecycle programmes.

The Bank's 'progressive universalism' is inconsistent with a rights-based approach

Besides their greater effectiveness in providing access to social protection for even the poorest members of society, universal benefits are also much better than means-tested programmes in protecting the rights and dignity of recipients. This is a key principle upon which R202 and the Social Protection Floor (SPF) is predicated. For example, R202 (2012: para. 3), outlines core principles such as: *"a rights-based approach based on entitlements"; "universality of protection based on social solidarity"*; and the *"protection of rights and dignity of beneficiaries",* among others.

Since the SPF is rooted in clear human rights principles, the method by which governments choose to achieve social protection coverage is not merely a means to an end. In fact, the means matters, and should ensure the protection of the rights and dignity of all in society. Global evidence shows that the 'means' by which a means-tested approach implements programmes is far less likely to be in line with a rights-based approach (even though, as argued above, this approach is unlikely to meet the 'end' either).

In contrast, universal lifecycle benefits are provided as individual entitlements for everybody as they progress through the lifecycle. These are offered within a rights-based framework and there is far less room to discriminate against potential beneficiaries or create perverse incentives, since the eligibility for benefits on the basis of age or disability is intuitive, easy to understand and, ultimately, inclusive. As such, poverty-targeted and universal lifecycle benefits are not equal from a rights perspective, demonstrating another way in which the World Bank is making a false equivalence which is likely to distort the value of each approach to policymakers.

Why does this matter?

Overall, it is encouraging that 'universal social protection' has garnered such consensus across influential international development players, but there is a danger that the term has become such a broad umbrella concept that it is no longer useful for the primary purpose of R202: to act as a standard and guidance for governments to deliver on citizens' right to social protection. At present, the World Bank is re-interpreting language to disguise its continued use of a 'same old' poverty-targeted approach. Ultimately, universal social protection and poverty targeting are incompatible visions. The concept of 'progressive universalism' has co-opted the language of rights-based social protection programming to disguise an ultimately non-rights-based approach. For this reason, it is valuable to maintain linguistic and conceptual clarity around the different approaches to social protection so as not to confuse policymakers and to maintain clarity on the differences between the options available. Indeed, while it may appear picky to focus on semantics, it is important to analyse the language used by powerful institutions since there are critical policy implications for the use and misuse of important rights-based terminologies.

Conclusion

The Bank has re-interpreted the concept of universal social protection so that it aligns with its poverty-targeted approach, while failing to make many meaningful changes to its practices on the ground. The Bank continues to endorse a narrow poverty-targeted approach, financing low-coverage 'poor relief' schemes and social registries that attempt to identify the 'most needy'. In this way, there is a disconnect between the discursive endorsement of universal social protection at the leadership level of the Bank and the programming that the Bank finances and promotes on the ground.

Despite this, key shareholder countries continue to support the Bank's approach to financing a narrow poverty-targeted programme design, without any rationale on how this relates to a broader universal social protection agenda. This suggests that Board Members may not have understood that the Bank is promoting a failed approach that is not meaningfully committed to universal social protection. Nor might they understand that another way of supporting countries to advance social protection is possible.

Moving forward, international organisations such as the World Bank – and the constituency governments of donor countries that hold significant influence as major shareholders – have a responsibility to ensure that they are clear on the evidence and conceptual differences of options available to policymakers as they seek to build effective national social protection floors. While poverty-targeted programmes can play a small role in contributing to universal systems, there is a risk that concepts such as 'progressive universalism' – as interpreted by the World Bank – will blur the distinction between a poverty-targeted and a rights-based universal approach. Ultimately, maintaining conceptual clarity and sharing (and being receptive to) evidence on the benefits and shortcomings of approaches will play a fundamental role in achieving universal social protection as actors work together towards such an important and challenging common global agenda.

Acknowledgements

The author would like to thank Gunnel Axelsson Nycander, Johanna Wagman, Pauline Pruvost-Czapek, Michael Siegel, Stephen Kidd, Chad Anderson and Matthew Greenslade for taking time to read the manuscript and providing valued feedback. The author would also like to thank those who gave their time to participate in interviews for this study and who provided valuable insights. I am also grateful to Kia Howson for formatting the report and Laura Ulanowski for leading on its design.

The author takes full responsibility for the report. I hope it will generate a useful debate on the importance of policymakers and international organisations reading from the same page when it comes to navigating important policy concepts in the social protection space. And, critically, remaining clear on the evidence and conceptual differences of options available to policymakers as they seek to build effective national social protection floors. During a critical global moment where food and economic crises are exacerbating nutrition and income insecurity for all, while at least four billion people still lack any access to social protection benefits, being unified behind a common universal social protection agenda is more urgent than ever.

The development of the paper was funded by ACT Church of Sweden and Action Against Hunger France.

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List of Acronyms

ADB	Asian Development Bank
AFD	*Agence Française de Développement* (France)
ASP	Adaptive Social Protection
BMZ	Federal Ministry for Economic Cooperation and Development (Germany)
CMP	Child Money Programme (Mongolia)
CSOs	Civil Society Organisations
FCDO	Foreign, Commonwealth and Development Office (UK)
GDP	Gross Domestic Product
ICSW	International Council on Social Welfare
IDA	International Development Association (World Bank)
ILC	International Labour Conference
ILO	International Labour Organization
IMF	International Monetary Fund
OPCT	Older Person's Cash Transfer (Kenya)
PBT	Performance Based Condition
PMT	Proxy Means Test
R202	Social Protection Floor Recommendation 202 (ILO)
SASPP	Sahel Adaptive Social Protection Program
SDGs	Sustainable Development Goals
SFSP	Sudan Family Support Program (Sudan)
SPF	Social Protection Floor
SPF-I Coalition	Social Protection Floor Initiative Coalition
UCB	Universal Child Benefit
UNCEB	United Nations System Chief Executives Board for Coordination
VAT	Value-Added Tax

1 Introduction

In recent years, there has been a convergence in the policy agenda across national governments and international organisation towards a commitment to universal social protection. This has seen an impressive consensus reached by actors who had previously practised and expressed starkly different approaches to social protection.[2] Most notably, while the ILO has long supported rights-based universal social protection, which has always been at the core of its mandate, the World Bank has historically taken a fundamentally different approach, with an emphasis on poverty alleviation and a strong track record of providing loans to countries to implement small schemes that set out to narrowly 'target the poorest' within societies, with high rates of exclusion (sometimes known as poor relief). Yet, in 2015, the World Bank leadership explicitly endorsed universal social protection in a joint statement[3] that launched the World Bank and ILO's Universal Social Protection Initiative, USP2030. This policy shift represented a profound departure from the World Bank's previous approach and an impressive example of high-level consensus-building, heralded by the Executive Director of the International Council on Social Welfare (ICSW) as *"truly tectonic"*.[4]

However, despite this high-level public consensus, the approaches taken by the ILO and the World Bank continue, in practice, to be divergent. The Bank's high-level narrative in support of universal social protection is weakened by its continued support for a narrow – and highly inaccurate – poverty-targeted approach[5] which results in it promoting and financing low-coverage 'poor relief' schemes and social registries that attempt to identify the poorest members of society, leaving millions behind. In this way, there is an apparent disconnect between the discursive endorsement of universal social protection at the leadership level of the Bank and the types of social protection programming that the Bank continues to finance and promote on the ground.

Since the 2019 World Development Report, *The Changing Nature of Work*, the World Bank has attempted to reconcile this discrepancy by introducing the idea of 'progressive universalism'. This builds on the concept of 'progressive realisation,' a cornerstone of a human rights framework, which argues that, due to differences in national fiscal contexts,

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[2] The term 'social protection' is used throughout this paper. However, in places where legislation refers to 'social security', this can be understood interchangeably with the term 'social protection'.
[3] World Bank and ILO (2015).
[4] Zelenev (2015).
[5] Referred to as 'poverty targeting' hereafter throughout the paper.

countries should be afforded the space to gradually implement universal social protection systems over time.

However, the World Bank's understanding of 'progressive universalism' provides a more specific re-interpretation of the concept. The term is used to argue for *"a focus on reaching the poorest and most vulnerable first"*, with a view to eventually arriving at universal social protection coverage.[6] In other words, the concept of 'progressive universalism' seems to be used to justify business as usual. The Bank's introduction of new terms to justify the continuation of its poverty-targeted approach risks creating a false equivalence between poverty-targeted and universal benefits.

This paper offers a critical analysis of narratives around the 'progressive realisation' of universal social protection, focusing on comparing the ILO and the World Bank's interpretations of the concept. The study is based on an extensive literature review as well as eight key informant interviews with staff from the ILO and the World Bank, and representatives from the Executive Director constituency governments of France, Sweden and Finland.[7]

The paper begins, in Section 2, by introducing the ILO and the World Bank and briefly examining their roles as influential global actors in the social protection space. Section 3 introduces definitions of key concepts and provides some background on the policy concept of the Social Protection Floor and the ILO's Recommendation 202, seeking to understand the ILO's interpretation of 'progressive realisation.' Section 4 demonstrates how the World Bank's approach to 'progressive realisation' differs from the approach laid out by the ILO and R202 and offers an analysis of the Bank's use of new concepts – such as 'progressive universalism' – that try to justify these differences and align the two approaches under a common framework of universal social protection. The final section considers the practical implications of these different approaches to 'progressive realisation' for the types of programmes implemented on the ground.

[6] World Bank (2022a, para. 88).
[7] See Annex 1 for more details.

2 The role of the ILO and the World Bank in the global social protection space

This paper limits itself to analysing the approaches to the ‘progressive realisation’ of universal social protection of two international stakeholders: the ILO and the World Bank. Albeit with different mandates, these two institutions are particularly influential in negotiating the global policy agenda within the social protection space. This influence is enacted through a number of channels. Firstly, the institutions promote certain approaches and ideas, via technical advice. Secondly, as Hickey and Seekings (2020: 261) point out, *“workshops, study tours, documents, and the other mechanisms of advocacy [are other] weapons in these wars of position”* over approaches to social protection policymaking. In these settings, ‘policy transfer’ takes place as ideas around ‘problem framing’ and their policy solutions spread between global actors and national governments, and also between global actors themselves.[8]

Thirdly, for the World Bank, its influence over the policy agenda is also demonstrated through the types of programmes and systems that they support through its financing. While the ILO supports countries under small projects that largely provide technical advice alone and have less capacity to influence governments, World Bank projects tend to be much larger, to the value of up to US$100 million or more. Crucially, the World Bank provides the predominant share of external social protection financing, which inevitably impacts on its power to influence the policy agenda. For example, Miguel (2022) estimates that the World Bank provided two-thirds of all international support to national-level social protection during the COVID-19 crisis. Beyond simple decisions around which programmes to finance, in many cases World Bank financing (in the form of grants or loans) has a significant influence at the point of design on national governments’ choices of approach to programming, with the receipt of funds made

[8] Hickey and Seekings (2020): Li (2007); Deacon (2007).

Box 1: Proxy-Means Tests (PMTs)

Poverty targeting is often undertaken using a proxy means test (PMT), which utilises a household survey to develop a number of proxies to statistically predict a household's income and, therefore, determine eligibility for a poverty-targeted scheme. However, PMTs are highly inaccurate – exclusion errors range between 44 and 98 per cent – and the reasons include both challenges in their design and implementation. Firstly, in contexts where low incomes are widespread and dynamic it can be extremely difficult to differentiate between potential recipients. Secondly, for a PMT to be as accurate as possible, it must utilise up-to-date data. Yet, many low- and middle-income countries are not in a strong position to update household surveys and keep the data current. Thirdly, PMTs are not an accurate indicator of wealth, particularly when beneficiaries are assessed at the household level, which can exclude individuals with no access to income who may be living within wealthier households. More information can be found in Kidd et al (2017); Brown et al (2018); and Kidd and Athias (2021).

conditional on meeting set policy prescriptions. At the World Bank, these are called Performance Based Conditions (formerly called Disbursement Linked Indicators). These conditions – which often specify, for example, that a country must implement a Proxy-Means Test (PMT) (see Box 1) and/or develop a social registry (see Box 2)– are linked to disbursement. Therefore, if the condition is not met, disbursement, or a tranche of the funds, can be withheld. It can therefore be extremely difficult for a government to change the design of a social protection scheme if it does not align with one of the conditions in the loan. Indeed, since most low- and middle-income countries that the Bank supports experience at least some degree of resource mobilisation challenge, it is unsurprising that they might accept the conditions that come with receiving the financing which leads to them implementing the types of programmes that the Bank endorses to access the funds.[9]

Box 2: Social registries

A social registry is a database that is used to select beneficiary households for poverty-targeted social programmes, including social protection. Social registries have failed in achieving their core purpose of accurately identifying the beneficiaries of social programmes, as evidenced in the exclusion errors of programmes that use them (Brown et al, 2018; Dadap-Cantal et al, 2021; Jahan, 2021; Kidd et al, 2021). The unrealistic assumption of households as static entities is one cause of the inaccuracy of social registries, given that data is rarely updated for many years. Other causes of inaccuracy are the high design errors when proxy means tests are used, the poor quality of social registry surveys and the falsification of information by respondents. The numerous failures of social registries have not prevented them from being adopted by many low- and middle-income countries (but are notably absent from systems in high-income countries). They are often promoted by donors who oversell their efficacy and persuade highly indebted governments to finance them through loans.

[9] At the same time, the emergence of a global neoliberal consensus has also ideologically convinced many policymakers at the national level of the need to pursue austerity and highly targeted social programmes (Mkandawire, 2014).

There are numerous examples of the World Bank using its influence to pressure governments into implementing poverty targeting. In Mongolia, the Government faced the withholding of crucial loans from the World Bank, the Asian Development Bank (ADB) and the International Monetary Fund (IMF) unless it targeted its popular universal child benefit, which led to the Government reducing the size of the programme and targeting the benefit to 80 per cent of children in January 2018.[10] Similarly, in Morocco, the Government has expressed a clear commitment to introduce a universal child benefit, which could be a crucial investment in the future stability of the country given the volatility of the current economic and political situation.[11] Yet, the implementation of more inclusive benefits risks being legally undermined by a World Bank Performance Based Condition stipulating that the government will implement a law making the social registry the entry point for existing health insurance and social security programmes and *"for any new safety net programs to be introduced by the Borrower"*.[12] In effect, given that social registries are used specifically as a database for poverty targeting and include out of date information, this implies tying the government to adopting a targeted approach when designing future benefits.

The effective promotion of a targeted approach through the Bank's substantial capacity to support the financing of country programming is amplified by the IMF. Research from the ILO shows that, even in 2020 during the emergence of the COVID-19 economic crisis, the IMF consistently recommended that cash transfers should be both temporary and targeted.[13] The IMF also holds considerable influence over a country's economic policy direction through its Article IV surveillance.

Through these channels of influence, both the World Bank and the ILO play a fundamental and undeniable role as 'knowledge producers' in the global social protection space. However, the two organisations have different mandates and approaches.

The ILO is a United Nations agency whose mandate is to advance social and economic justice by setting international labour standards. The core mandate of the World Bank, on the other hand, is to *"provide a wide array of financial products and technical assistance…[to] help countries share and apply innovative knowledge and solutions to the challenges they face"*.[14] A key difference between the organisations is that the World Bank is primarily a financial institution with substantial amounts of capital to lend to partner countries, whereas the ILO is primarily a standards-setting agency with significantly less financial

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[10] UNICEF (2019); Kidd (2018b).
[11] Chahir (2021); Sibun (2022).
[12] World Bank (2020b: 11).
[13] Razavi et al (2021).
[14] World Bank (2022c). 'Mission Statement'.

weight.[15] Since 1947, the World Bank has funded over 12,000 development projects – via traditional loans, interest-free credits, and grants – exercising considerable influence over the types of development activities that national governments undertake. Despite this position of influence, the Bank has made clear that the protection of human rights is not part of its mandate (see Box 3). Section 3 outlines the ILO's approach to universal social protection.

Box 3: The World Bank's position on human rights

While the ILO is premised on advancing social and economic rights, the World Bank has made it clear that their mandate does not leave them accountable to considerations of human rights, leading the former UN Rapporteur on Human Rights Philip Alston (2017) to describe the institution as *"a rights free zone"*. Two UN Human Rights Council Special Procedures mandate holders suggested in 2012 that World Bank financing should support the human rights obligations of states. In a letter of response, the then General Counsel, Anne-Marie Leroy, and the Vice-President for the Africa Region, Makhtar Diop, stated that *"only economic considerations – meaning those that have a direct and obvious economic effect relevant to the Bank's work – can be taken into account in decisions by the Bank and its officers. Therefore, in our view, your suggestion goes beyond the bounds of the Bank's institutional mandate"* (Alston, 2017). This position was also claimed in interviews with World Bank representatives conducted for this study: *"we are not a human rights organisation; we are a development bank and so need to provide a strong investment justification for the projects we finance."*

[15] The World Bank Group consists of five organisations: the International Bank for Reconstruction and Development; the International Development Association; the International Finance Corporation; the Multilateral Investment Guarantee Agency; and the International Centre for Settlement of Investment Disputes.

3 The ILO's approach to the progressive realisation of universal social protection

The ILO has long supported universal social protection as it is at the core of its mandate, anchored by the 1944 Declaration of Philadelphia which recognised the obligation of the ILO to contribute to achieving *"the extension of social security to provide a basic income to all in need of such protection and comprehensive medical care"*. The organisation's strong endorsement of universal social protection is also guided by its standards, including the Social Protection Floors Recommendation No. 202, adopted by 185 states in 2012.

This section seeks to clarify the definitions of the core concepts at the heart of universality in social protection as understood by the ILO and enshrined in various legal instruments, aiming to clearly define the principle of universality, the concept of progressive realisation and what is meant by a human-rights approach. A final sub-section provides some background on the concept of the Social Protection Floor.

3.1 What is universal social protection?

Despite appearing to be a simple concept, the definition of universal social protection is contested. At its core, universal social protection simply refers to programmes and systems that are designed to realise the entitlements of all people in a society, when they face key lifecycle and labour market risks. Universality requires that all persons, whether or not they have made formal contributions[16], are provided with adequate protection to face the full range of risks and vulnerabilities experienced throughout the lifecycle and maintain a decent standard of living. The ILO's Social Protection Floor Recommendation 202 (R202) (2012) is clear about this when it explains that a social protection floor "*should comprise at least the following basic social security guarantees:*

> *(a) access to a nationally defined set of goods and services, constituting essential health care, including maternity care, that meets the criteria of availability, accessibility, acceptability and quality;*[17]

[16] As McClanahan (2019: 5) argues when challenging the use of the term 'non-contributory', even if people are not part of formal contributory schemes or pay direct income tax, they almost always make contributions to society throughout their lifecycle, including by *"working, raising children, caring for older people or persons with a disability, and the payment of (direct and indirect) taxes"* (including paying Value-Added Tax (VAT) on goods and services).

[17] Universal access to essential health care is one of the core pillars of R202. Since the World Bank does not include health in its definition of social protection, we do not include this issue in the analysis.

> (b) *basic income security for children, at least at a nationally defined minimum level, providing access to nutrition, education, care and any other necessary goods and services;*
> (c) *basic income security, at least at a nationally defined minimum level, for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability; and*
> (d) *basic income security, at least at a nationally defined minimum level, for older persons."*

This is consistent with the definition of universal social protection put forward at the 109th session of the International Labour Conference (ILC) in June 2021 which committed members to work to:

> *"achieve universal access to comprehensive, adequate and sustainable social protection, including nationally defined social protection floors, ensuring that, at a minimum, over the life cycle, all in need have access to basic income security and to essential healthcare, recognizing the right to the enjoyment of the highest attainable standard of physical and mental health as more important than ever".*[18]

The Social Protection Floor outlined in R202 – and reinforced at the 2021 ILC – clearly envisions a lifecycle approach, which provides an intuitive way of building a universal social protection system progressively over time. Universal lifecycle benefits offer income support to individuals as an entitlement as they progress across the life course and face various lifecycle risks and contingencies, from childhood to old age. By integrating support on a universal basis within the lifecycle, this approach is particularly gender-sensitive, since women are often particularly exposed to lifecycle-based risks (see Box 4). Figure 3-1 sets out the main types of lifecycle schemes that can be found in mature systems, including child benefits, benefits for contingencies faced during working age (such as becoming a parent or unemployment), an old age

Box 4: Universal lifecycle benefits as a gender-sensitive policy

Universal lifecycle social protection programmes are a highly gender-sensitive policy choice as they are used to effectively support women at key moments of risk and uncertainty in their life. Women and girls are often particularly exposed to the kinds of risks associated with lifecycle events – such as pregnancy, childbirth, early and forced marriages, loss of education, informal employment, intimate partner violence and poverty in old age. There is a wealth of global evidence to suggest that regular income support can help to protect against these kinds of lifecycle risks (Kalamar et al, 2016; Oruko et al, 2015; Angelucci, 2008; Buller et al, 2018). Further, since universal lifecycle benefits are received by women directly as their individual entitlement, they reduce the shame and stigma associated with poverty-targeted benefits and also reduce the risk of being unequally distributed between household members – which can occur when transfers are provided at the household level.

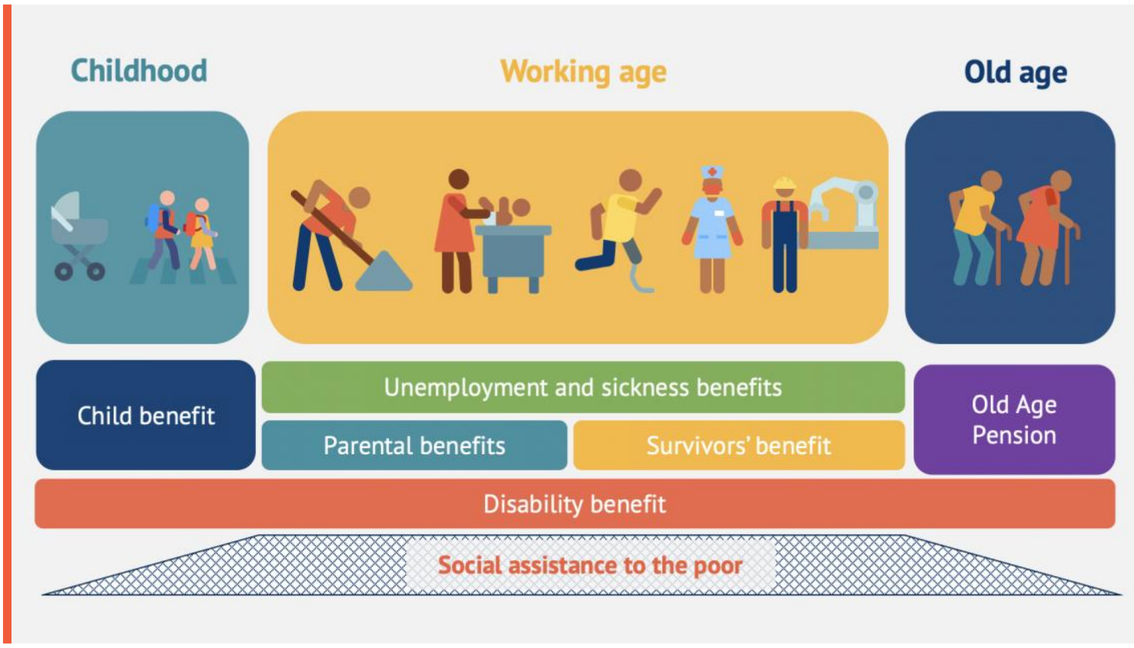
See Act Church of Sweden (2022) for more detail on the role of universal social protection in empowering women and girls.

[18] ILO (2021a: 6).

pension and benefits for persons with disabilities. This is consistent with the understanding of universality within the ILO Social Protection Department:

> *"I understand universalism as meaning that everyone who has a need at whatever point in their lifecycle for support (for income support and for social health protection) can have access to that support. It doesn't mean that at any one point in time everyone is getting necessarily a benefit,* ***it should be at different points in time in your lifecycle when you have a need****. When you have injury at work, when you are out of work and cannot find a source of income, if and when you have a disability, if you have children in the household that you are responsible for, etc. That is when I would distinguish the idea from say a UBI (universal basic income) that would mean everybody would have access to the same benefit."*
>
> *Interview with Shahra Razavi, Director of the Social Protection Department at the ILO*

Figure 3-1: A lifecycle approach to building universal social protection systems

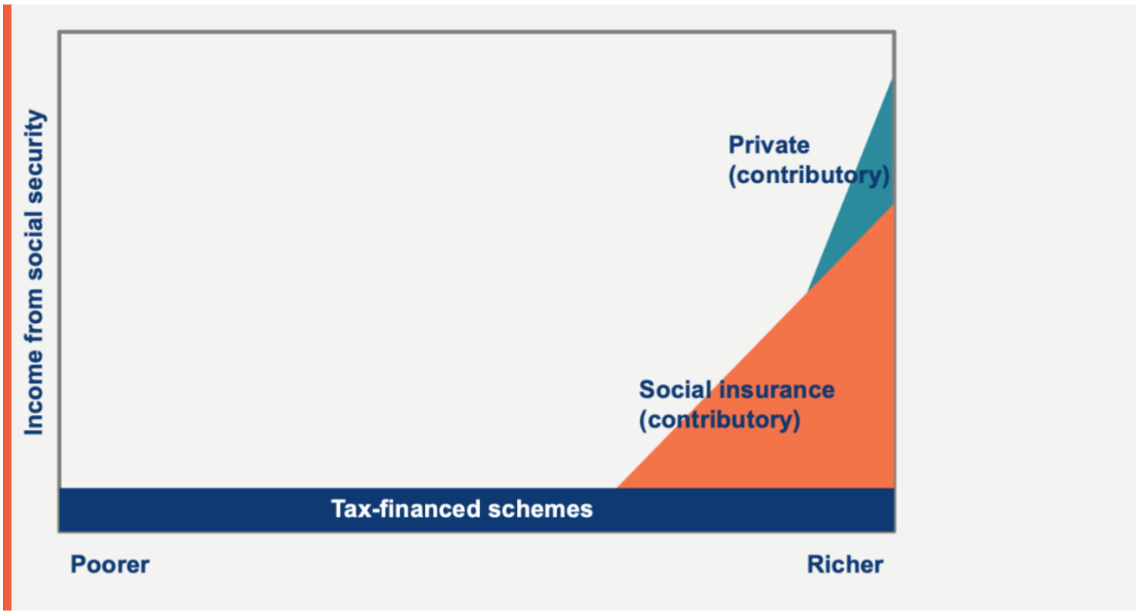


While universal *programmes* simply refer to schemes that are not means-tested and are a fundamental part of building a basic universal social protection floor, universal social protection *systems* can be built using a careful combination of different programmes. For example, social protection systems are usually multi-tiered, as shown in Figure 3-2. The ILO has shown that designing multi-tiered systems is an effective and intuitive way to achieve sustainable financing within a universal system that guarantees the right to social protection for all.[19] Those in formal employment contribute into social insurance or private contributory schemes, accessing income support when affected by a specific

[19] ILO (2021b); Hai Dat and Gama (2022); McClanahan and Gelders (2019).

contingency (such as disability, old age, sickness, maternity/paternity, unemployment etc). Those who have not contributed are able to access tax-financed transfers, often on an unconditional basis, as long as they fulfil the eligibility criteria. The tax-financed tier is essential in guaranteeing the right of everyone to social protection and establishing a basic social protection floor. Those who have contributed into social insurance usually access higher value benefits than those who depend on tax-financed benefits, maintaining incentives to enrol in contributory social insurance schemes.

Figure 3-2: Diagrammatic representation of a multi-tiered social security system[20]



Poverty-targeted programmes, too, can play a small part in reinforcing universal social protection floors (as shown in Figure 3-1). Within universal social protection systems, poverty-targeted programmes can play an important function as a last-resort safety net for those who may still fall through the cracks or need additional support. For example, even though high-income countries have strong entitlement-based universal benefits for their citizens as they progress across the life course, many also have small means-tested programmes to provide supplementary support for those on low incomes or those who have not yet qualified for the benefits of contributory programmes.

Yet, fundamentally, these are not universal programmes, since they are means-tested. By their very nature, through targeting a sub-set of people based on their income or assets, means-tested programmes are not universal. Means-tested benefits are simply not able to realise all people's right to social protection when used in isolation. Even if targeting

[20] This is one model of a potential multi-tiered system. For example, it is also common for the tax-financed benefits to be given only to those who do not receive a social insurance benefit.

were able to accurately identify and reach 'the poor', these would still not be classified as universal programmes.[21] Section 4.2 will demonstrate in further detail why means-tested benefits are not universal. While they can play a small part in building universal *systems*, they are an ineffective means of providing access to social protection, even just for those living under the poverty line.

3.2 What is progressive realisation?

Progressive realisation is a central principle applied to the full realisation of all rights recognised within the International Covenant on Economic, Social and Cultural Rights (see Box 5). Applied to social protection specifically, a 'progressive realisation' approach sets out to realise universal social protection progressively over time. The ILO's understanding of 'progressive realisation' is relatively broad and straightforward, concerned with enabling countries to build and extend systems over time in line with their fiscal constraints but allocating the maximum resources possible.

Box 5: The rights principle to use maximum available resources

Resources are critical to the realisation of economic and social rights. Article 2.1 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) states that *"Each State Party to the present Covenant undertakes to take steps, individually and through international assistance and co-operation, especially economic and technical, to the maximum of its available resources, with a view to achieving progressively the full realization of the rights recognized in the present Covenant by all appropriate means, including particularly the adoption of legislative measures."* The Maastricht Guidelines on violations of economic, social and cultural rights clarifies that a state is in violation of the Covenant if it fails to allocate the maximum of its available resources to realizing human rights (see Balakrishnan et al (2011) for further detail).

R202 (2012: para. 3) includes progressive realisation as a guiding principle for building national Social Protection Floors, stating that Members should apply the principle of *"progressive realization, including by setting targets and time frames"*. The Recommendation (2012: para. 13) goes on to state that national social security extension strategies should:

> *"(a) prioritize the implementation of social protection floors as a starting point for countries that do not have a minimum level of social security guarantees, and as a fundamental element of their national social security systems; and*
>
> *(b) seek to provide higher levels of protection to as many people as possible, reflecting economic and fiscal capacities of Members, and as soon as possible."*

[21] This is besides, the reality that, as Section 4.2.2 will show, poverty targeting is near impossible to do accurately, since poverty and vulnerability is highly dynamic by nature.

According to interviews with senior staff at the ILO who had been directly involved in the process of negotiating R202, it was agreed that R202 would be kept open enough to enable countries to define their own social protection floors and to gradually build them over time however they see fit. As Section 3.1 explained, universal social protection systems can be built using a combination of different schemes and, crucially, are built incrementally. While it is essential for policymakers to be creative and bold in their pursuit of fiscal space and resource mobilisation in line with the rights principle to use maximum available resources (see Box 5), it is also important to design social security systems that fit realistically within the budgetary capabilities of each national context. Countries are unlikely to be able to introduce a full universal lifecycle system overnight. This is why R202 (2012: para. 2 and 3) leaves room for the *"progressive realisation"* of universal social protection floors and *"nationally defined sets of basic social security guarantees"*. Importantly, R202 recommends that national governments apply the principle of progressive realisation alongside a number of other principles, as outlined by Figure 3-3 in Section 3.4.

3.3 What is a human rights-based approach?

A human rights-based approach to social protection entails framing social protection policy decisions and programme design around legal entitlements instead of charity or handouts. As R202 explicitly acknowledges, the rights to social protection and a minimum standard of living are enshrined in both universal and regional human rights frameworks. In addition, in many countries, they are consolidated by national legal frameworks and Constitutions that guarantee the right to social protection. These instruments around the right to social protection are legally binding, requiring an adequate institutional, legal and regulatory – including social protection operational regulations – framework within countries. Within this framework, states become duty-bearers and individuals are understood as rights-holders.[22]

3.4 The Social Protection Floor

The policy concept of the Social Protection Floor has played a historic role in establishing universal social protection on the global agenda and mobilising actors across the social protection space, with diverse positions and mandates, to sign up to it. Recognising the importance of ensuring the right to social protection for all, the United Nations System Chief Executives Board for Coordination (UNCEB) adopted the Social Protection Floor Initiative in 2009, as one of nine initiatives to manage the aftermath of the 2008-2009

[22] Social Protection and Human Rights (no date); Barrantes (2020).

global financial crisis. A global coalition of UN agencies and development partners (the Social Protection Floor Initiative Coalition) was established to support countries in establishing, expanding and consolidating their national social protection systems.

A commitment to universal social protection was reinforced at the International Labour Conference in 2011, where tripartite delegates of the 183 ILO Member States called for "*the rapid implementation of social protection floors, containing basic social security guarantees that ensure that over the life cycle all in need can afford and have access to essential health care and have income security at least at a nationally defined minimum level*" (ILO, 2011: para. 9). In 2012, governments, employers and workers adopted the Social Protection Floors Recommendation No. 202 (R202)[23] and, in doing so, enshrined this commitment to universal social protection, firmly converging the global agenda on supporting national governments in establishing social protection floors.

Founded on a rights-based approach, R202 (2012) explains that its primary objective is to provide guidance to Member States to:

> "*(a) establish and maintain, as applicable, social protection floors*[24] *as a fundamental element of their national social security systems; and*
>
> *(b) implement social protection floors within strategies for the extension of social security that progressively ensure higher levels of social security to as many people as possible, guided by ILO social security standards."*

While the R202 represented a new international labour standard, it complements and is consistent with a number of existing Conventions and Recommendations. In particular, the ILO notes within R202 (2012) that the recommendation is underpinned by agreements and legal instruments as central as:

- The Universal Declaration of Human Rights, in particular Articles 22 and 25 which establish the right to social security for all and the right to a decent standard of living (see Box 6);
- The International Covenant on Economic, Social and Cultural Rights, in particular Articles 9, 11 and 12; and,
- The ILO social security standards, in particular the Social Security (Minimum Standards) Convention 1952 (No. 102), the Income Security Recommendation 1944 (No. 67) and the Medical Care Recommendation 1944 (No. 69).

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[23] ILO (2012).
[24] R202 defines social protection floors as *"nationally defined sets of basic social security guarantees which secure protection aimed at preventing or alleviating poverty, vulnerability and social exclusion."*

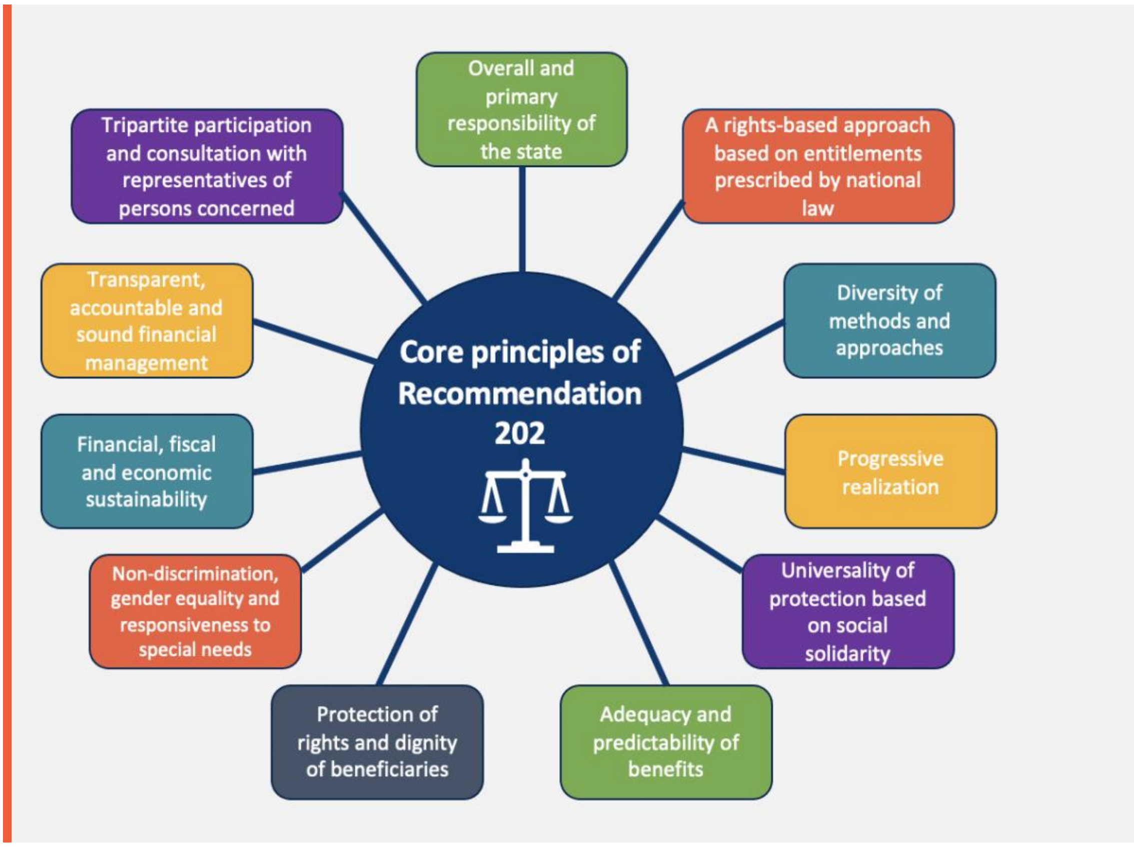
Importantly, R202 comprises a set of core principles explicitly laid out by the ILO and presented diagrammatically in Figure 3-3. Essentially, the emphasis on these principles means that the idea of the Social Protection Floor was not just about the 'end' of achieving social protection for all but, more than this, was intrinsically bound up within the realisation and protection of the rights and dignity of citizens, the principle of social solidarity and the building of nations and social contracts. In fact, the Director-General of the ILO at the time, Guy Ryder, remarked in the ILO's (2012: v) accompanying strategy paper that *"consensus documents that have to be adopted in international or, as in this case, global decision-making processes, often lose their 'bite', yet this document stands out as an exception."* Indeed, the ILO managed to gain widespread support and reach a consensus across a broad range of actors on a recommendation that was highly normative and specific in its support for a rights-based universal approach.

Box 6: The right to social security in the Universal Declaration of Human Rights

- **Article 22:** "**Everyone**, as a member of society, has the **right to social security**"
- **Article 25**: "(1) **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**. (2) Motherhood and childhood are entitled to special care and assistance. **All children**, whether born in or out of wedlock, shall enjoy the same **social protection.**"

The right to social security is repeated in a range of other international conventions.

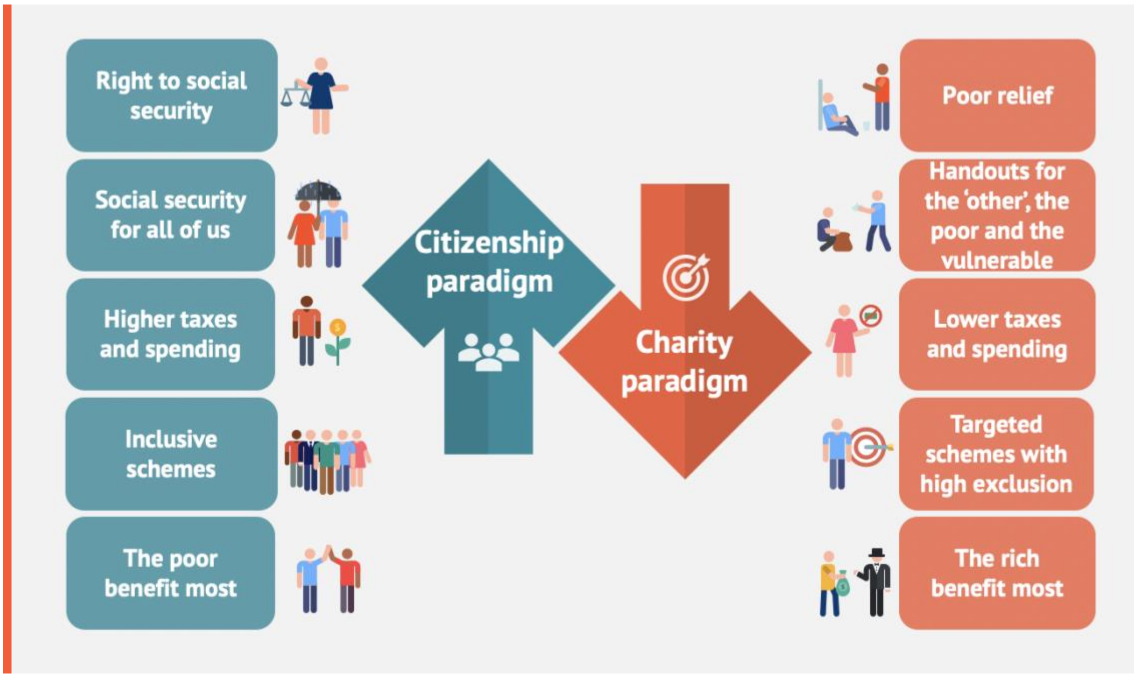
Figure 3-3: Core principles of Recommendation 202



Synthesised and presented diagrammatically by the author based on ILO (2012)

The commitment to building universal rights-based social protection systems laid out in R202 has since been supported by other internationally recognised development agreements and coalitions. However, the clarity of the ILO's conceptual understanding of universal social protection and social protection floors has been lost in subsequent interpretations by different institutions and governments. Often, these interpretations have endorsed a poverty-targeted approach to social protection, which attempts to target 'the poor' instead of providing lifecycle social security as an entitlement for all, whenever they experience lifecycle risks. In doing so, this creates conceptual confusion, as the universal rights-based approach endorsed by R202 reflects a fundamentally different approach to the 'poor relief' or charity paradigm of poverty-targeted schemes and systems, as explained by Figure 3-4. This discrepancy in interpretations reflects the challenge of having to compromise when agreeing international statements across all countries globally, especially when very influential institutions (such as the World Bank and the constituency governments of donor countries) promote a particular ideological approach.

Figure 3-4: Differences between the 'poor relief' and citizenship paradigms of social protection



Source: Author's own elaboration

The Sustainable Development Goals (SDGs) – introduced in 2015 – for example, include specific reference to the provision of minimum social protection floors, yet can also be interpreted as implicitly endorsing a poverty-targeted approach. SDG 1.3 sets out the goal to *"implement nationally appropriate social protection systems and measures for all, including floors,* ***and by 2030 achieve substantial coverage of the poor and the vulnerable****"* (emphasis added). Similarly, the USP2030 references the realisation of SDG 1.3 as its core mission, reinforcing the focus on achieving universal social protection by targeting programmes to 'the poor'.[25]

When R202 was introduced, the Advisory Group of the ILO working on the SPF (2011: 4) remarked that:

> "*In many ways the power of the social protection floor lies in its simplicity. The floor is based on the idea that everyone should enjoy at least basic income security sufficient to live, guaranteed through transfers in cash or in kind, such as pensions for the elderly and persons with disabilities, child benefits, income support benefits and/or employment guarantees and services for the unemployed and working poor.*"

[25] ILO (2022). 'USP2030'.

The vision it sets out for the concept of a universal Social Protection Floor, based on building a rights-based system that can respond to the risks and vulnerabilities faced by all people as they progress along the lifecycle, is indeed simple and intuitive. Yet, it seems that this simple understanding is now being challenged, in particular by the World Bank. Divergent interpretations of universal social protection since 2012 signal a radical departure from the conceptual clarity laid out by those who created and promoted the concept of the Social Protection Floor.

4 The World Bank's approach to progressive realisation

It is important to note that the World Bank Group is not a monolithic institution. There are a variety of different perspectives within the Bank, with staff coming from distinct academic backgrounds, professional experiences, and schools of thought. Being such a large institution, it would be facetious to say otherwise. However, when analysing its approach to social protection, this paper assesses the Bank's position based on the choices on policies and positions that are made at an institutional level (after internal negotiation and discussion) and the kinds of programmes ultimately financed and recommended. This paper argues that the World Bank presents universal social protection as a 'vision' while, at the same time, almost exclusively continuing a poverty-targeted approach that is not a suitable approach to achieve the realisation of universal social protection floors in line with R202. The Bank's interpretation of 'progressive realisation' as 'progressive universalism' – a term coined by the Bank to mean the pursuit of a narrow poverty-targeted approach with a view to eventually achieving universal social protection – is a cornerstone of this approach.

This section critically analyses key concepts that the World Bank have coined and used to interpret universal social protection as a 'vision' while justifying its continued prioritisation of poverty targeting. A first sub-section provides some background on the evolution of the Bank's high-level thinking and positioning on development issues over time. A second sub-section provides an overview of the Bank's current approach to universal social protection specifically – presenting core concepts at the heart of the Bank's high-level understanding of universal social protection, including 'progressive universalism' – before critically analysing these. A final sub-section considers whether the World Bank's approach on progressive universalism credibly aligns with the principles at the heart of the universal social protection framework provided by the ILO and the progressive realisation of the right to social protection.

4.1 Background to the World Bank's approach to development

The approach to social protection, and development assistance more generally, taken by the Bank at the intellectual level has evolved over time. However, the approach employed in practice has changed far less. Over the last 50 or so years, the Bank has periodically re-positioned itself in line with key moments in development thinking. Despite this, its approach to social protection on the ground has remained remarkably similar (see Section

5). In its intellectual self-repositioning, the World Bank has established itself as a *"Knowledge Bank"*, becoming an important external source of ideas to policymakers in low- and middle-income countries.[26] In this way, it has increasingly become more embedded in the task of reinventing its approach superficially to undertake what Wade (1996) and Broad (2006) refer to as *"paradigm maintenance"*.

In the early 1980s, the World Bank published what became popularly known as the Berg Report. This position paper defined the 'development problem' as a failure of state interventionism and proposed that the solution was paying attention to macro-economics and 'getting the prices right'.[27] Soon after, the Berg Report's recommendations evolved into 'the Washington Consensus', and the Bank became a substantial lender to low- and middle-income countries, including in the wake of the Asian Financial Crisis. Alongside the International Monetary Fund (IMF), the Bank provided governments with much needed loans but attached conditions to the receipt of these funds. Namely, governments would have to implement 'structural adjustment' plans prepared for them by the Bank to keep receiving the financing. These plans did not vary much between countries, focused on restructuring national economies by liberalising prices, de-regulating markets and privatising public industries, services and banks.

However, after a spike in mortality rates, child malnutrition and unemployment, it became clear that these radical structural reforms had not delivered the 'accelerated development' that had been promised and left a legacy of human costs, which some parts of the United Nations (UN) (notably the Economic Commission for Africa, the ILO and UNICEF) highlighted.[28] For example, UNICEF's 1981 issue of its annual *State of the World's Children* published stated that: *"Not in a generation have expectations of world development, and hopes for an end to life-denying mass poverty, been at such a low ebb... [1981] has been another year of "quiet emergency" in all probability, more children will die next year than this."*[29]

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[26] Mkandawire (2014); Toye and Toye (2006).
[27] Mkandawire (2014).
[28] Jolly et al (1985); UNICEF (1981).
[29] UNICEF (1981: 2).

Therefore, in the 1990s, the Bank re-positioned themselves, offering instead an approach labelled *"the post-Washington Consensus"* or a watered-down version of what UNICEF termed *"adjustment with a human face"*.[30] This new policy position introduced the idea of 'the safety net', with the Bank recommending that countries implement cash transfers targeted at the poorest as a countermeasure to 'mop up' the inevitable negative impacts of economic restructuring. The World Bank concluded that *"complementary policies – particularly the provision of an effective social safety net – are therefore necessary to minimize adjustment costs and to help make trade reform work for the poor"*.[31] These cash transfers were recommended based on a 'residual' understanding of the purpose of social protection, as explained in Box 7.

Box 7: A residual approach to social protection

A residual approach to welfare works under the assumption that markets and families are the natural channels to fulfil citizens' welfare needs and that social policy interventions should only be introduced as a last resort when these do not function. Under this perspective, responsibility for welfare rests on the individual with support reserved only for the 'poor and needy' who are unable to help themselves through the market. This is in contrast to an institutional approach, which is 'preventive' rather than 'curative', providing support for the population as a whole to give each person equal opportunity for a decent standard of living (Desai, 2013). A residual approach also tends to view social protection spending as a cost, rather than an investment.

In the 2000s, the World Bank aligned itself with the broader concept of multi-dimensional poverty and human development that emerged in global development thinking. It introduced conditionalities and sanctions to poor relief programmes, first used in Mexico at the end of the 1990s, with the aim of influencing the behaviour of beneficiaries to meet a broader set of development and human capital outcomes.[32] Common conditions were linked to attending school, participating in health activities, or job searches. If recipients did not comply with the conditions, they were sanctioned by the withholding of their cash benefit.

"The International Financial Institutions do pro-rich and pro-corporation policies with some safety nets for the poorest."

Interview with Isabel Ortiz, former Director of Social Protection at the ILO

Today, as indicated above, the World Bank has given the impression that it has aligned itself at the intellectual level with the universal social protection agenda.[33] This may in part be explained by the increasing authority of the ILO in the

[30] Jolly (2012).
[31] Klugman (2002: 33).
[32] Pellerano and Barca (2014).
[33] World Bank (2016a). Most recently, the World Bank may also be distancing itself from the residualist language of 'safety nets'. According to interviews, in 2023, the World Bank Group is planning to replace its flagship *The State of Social Safety Net* publications with a new flagship publication titled *The State of Social Protection*.

aftermath of the 2008 global economic crisis.[34] As fiscal policy began to be used to stimulate demand and aid economic recovery, this shone a different light on the ILO's approach to social protection, which had *"previously been framed as unsustainable by the World Bank"*.[35] International organisations moved away from the consensus on market-oriented solutions and began to frame social protection in the language of social rights.[36] Yet, the World Bank continues to pursue and endorse a predominantly poverty-targeted approach. The following sub-section will describe how the institution has positioned itself as pursuing universal social protection as a long-term 'vision' while continuing its poverty-targeted approach through the distortion and re-definition of commonly held concepts used in the universal social protection space.

4.2 The World Bank's interpretation of universal social protection as a 'vision' through new concepts

The World Bank presents the concept of universal social protection as an aspirational development 'vision' for social protection stakeholders to rally behind. As a consequence, the Bank's reading of universal social protection is left somewhat vague and not necessarily something that is concretely considered as an achievable goal. For example, the Bank explain in its 2019 *Protecting All: Risk Sharing for a Diverse and Diversifying World of Work* publication that:

> *"…the policy imperative of universality can provide* ***an evolving framework and a sense of direction****. Having an intended goal – reaching everyone – can help frame current operations as a means for achieving a broader end, rally different actors around a shared vision, and mobilise resources. Universal social protection is a global goal, but this goal has not yet translated into country-level priorities and plans."*[37]

[34] Heneghan (2022).
[35] Heneghan (2022: 10).
[36] Heneghan (2021; 2022).
[37] Packard et al (2019: 237).

This perhaps helps explain the confusion when it comes down to discussing key universal social protection concepts referenced in this 'vision' that do not credibly align with its practices. Since the World Bank signed up to endorse universal social protection in 2015 under its coalition with the ILO, the USP2030, it has introduced and re-defined key concepts to explain and qualify its unique position on the universal social protection 'vision' in seminal institutional publications. The intellectual work that has gone into shaping these new concepts suggests that there was a discrepancy between the high-level endorsement of what had long been understood as universal social protection and the nature of the actual programming that was being supported on the ground by the Bank. To reconcile this, it is likely to have required some efforts to re-mould the scope of what is meant by 'universal social protection' to be able to justify and fit a poverty-targeted approach within this framework. This section introduces and analyses three of the concepts at the core of justifying its distinctive and distortionary approach to understanding universal social protection: 'progressive universalism'; the 'social insurance approach' to defining social protection coverage which argues that programmes are universal if everybody has access when they experience poverty; and, finally, the idea that universal lifecycle benefits are targeted. Taken together, these three ideas form a narrative which is used to justify and legitimise the World Bank's approach and equate poverty targeting with universality.

"The emergence of the Universal Protection Agenda has been important for the World Bank. We produced our current strategy in 2012 and it was only subsequently in 2016 that we partnered with ILO and many others on the USP2030 agenda. Given that important milestone it seems appropriate for the Bank to be recasting its strategy with USP at the centre."

Interview with World Bank representative on re-framing the Bank's approach within the forthcoming SP and Jobs Compass

4.2.1 The World Banks understanding of 'progressive universalism'

The World Bank's 2019 World Development Report explains 'progressive universalism' as follows:

> *"A guiding principle for strengthening social assistance is progressive universalism. The aim of this approach is to expand coverage while giving priority to the poorest people. This bottom-up expansion occurs while navigating the fiscal, practical, and political trade-offs that incremental levels of coverage involve."*[38]

[38] World Bank (2019a: 106).

In its 2022 IDA report, the World Bank re-stated its commitment to using a 'progressive universalism' approach in its social protection work, claiming the following:

> *"IDA will continue using a 'progressive universalism' approach with a focus on reaching the poorest and most vulnerable first, as they are typically the most in need and the most under-served group, before expanding the coverage further.... IDA20 will focus on including these under-served groups into social protection systems to gradually advance toward universal social protection."*[39]

Under a 'progressive universalism' approach, universal social protection is to be realised progressively over time, beginning with poverty-targeted programmes. In contrast to the ILO's broad understanding of 'progressive realisation' as enabling countries to build systems over time in line with their fiscal constraints but allocating the maximum resources possible, the Bank's 'progressive universalism' proposes realising universal social protection by specifically pursuing a poverty-targeted approach, based on the argument that resources are constrained. This assumes that a focus on poverty targeting will lead to universal social protection over time, an assumption that is challenged in the following section.

It is important to acknowledge that representatives from the World Bank maintain that its 'progressive universalism' approach is consistent with R202 Paragraph IV because it does not specifically prescribe universal schemes. In fact, R202 talks about building universal *systems* instead of universal access to any particular programme and leaves it open for various ways that countries can get there.

> *"The Social Protection and Jobs Compass focuses on universal social protection. And the focus is really on universal systems. The aim is to try and ensure that an integrated system exists that can provide support across the lifecycle and income spectrum when people need it in the way they need it."*
>
> *World Bank representative*

Why *"progressive universalism"* is not the same as *'progressive realisation'*

While 'progressive universalism' is an approach focused on the aspiration to reach everybody, crucially, there is no clear strategy or theory of change laid out as to how

[39] World Bank (2022a). In footnote 85 of the document the Bank explicitly argues that "[The "progressive universalism"] is in line with the International Labour Organization's R202 - Social Protection Floors Recommendation, 2012 (No. 202) and the progressive achievement of higher levels of protection in accordance with the Social Security (Minimum Standards) Convention, 1952 (No. 102) that seek to ensure that at a minimum, over the life cycle, all in need have access to essential health care and basic income security."

poverty-targeted schemes will *"gradually advance toward universal social protection"*.[40] In fact, these two scenarios – the targeting of the poorest and the realisation of the right to social protection for all – appear as disconnected realities.

In assuming that a poverty-targeted approach can eventually achieve universal social protection, this positioning on 'progressive universalism' overlooks an understanding of the political economy factors required to power and incentivise the expansion of social protection to become universal. Universal and poverty-targeted programmes embody quite separate approaches and international experience suggests that they have starkly different trajectories for the quality and sustainability of the social protection systems they build. In particular, the approach taken can influence the willingness of governments to finance them and, therefore, their sustainability, especially within a democratic context.[41]

Universal schemes are popular and, therefore, governments are more willing to finance them: since all citizens experiencing the contingency are eligible, they are more willing to pay taxes for universal schemes. For this reason, almost all universal schemes in low- and middle-income countries have been initiated and financed without donor support.[42] In contrast, poverty-targeted programmes exclude most members of society while also, as Sen (1995) argues, directing resources towards society's least powerful members. Consequently, poverty-targeted schemes do not have strong political support. In fact, the reason that conditionalities are often put in place for poverty-targeted programmes is to build support among better-off members of society who do not want their taxes to be given as 'handouts' to the 'poor.'[43] Due to weaker popular support, poverty-targeted programmes are less sustainable than universal schemes and often shrink in size or disappear, as happened to Mexico's *Prospera* programme in 2019.[44] The lack of popular support also explains why governments across Africa have been reluctant to finance donor-funded poverty-targeted schemes.[45]

The World Bank has itself acknowledged that targeted schemes are politically unsustainable and more likely than universal benefits to either die out or fail to expand in adequacy or coverage**.** In its 1990 World Development Report, the World Bank highlighted

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[40] World Bank (2022: 45).
[41] See: World Bank (1990), Sen (1995), Mkandawire (2005), Pritchett (2005) and Kidd (2015).
[42] Sibun (forthcoming).
[43] Fiszbein and Schady (2009).
[44] Bearman (2019); Kidd (2019).
[45] Ellis (2010).

the danger that poverty targeting could undermine political support for schemes, leading to poor outcomes for people living in poverty: [46]

> *"In practice, the success of public interventions involves more than cost-effectiveness. The demands made by different sections of the population, and their ability to exert pressure on the authorities, are often more influential than the government's economic calculations. Fine targeting based on a single-minded concern for cost-effectiveness can reduce public interest in the vigorous implementation of government programs to help the poor. For example, in the late 1970s Sri Lanka replaced a universal food subsidy with a less costly, targeted food stamp program. In time, the benefits delivered by the new program declined. The middle classes no longer gained from the scheme, and although the new program was more cost-effective, it lost crucial political support. Similarly, a food subsidy directed to poor consumers in Colombia was so tightly targeted that it lacked an effective political constituency, and it was dropped at a change of administration. The analysis of public policy has to be alive to these considerations of political economy."*

Despite this, the World Bank have ignored the political economy realities that it itself highlighted and, instead, based its belief in 'progressive universalism' on the claim that it refuted, namely that a poverty-targeted programme will have the political support to expand gradually over time to become universal. The failure to acknowledge the distinct political economy characteristics of these two separate approaches undermines the credibility of 'progressive universalism' as a route to achieving universal social protection. Indeed, the Bank's 'progressive universalism' approach is almost certain to fail. In the past 30 years, very few of the poverty-targeted programmes supported by the World Bank have become universal (see Box 8). By not acknowledging the political economy realities of poverty targeting, the Bank's commitment to universal social protection must be questioned.

Box 8: Poverty-targeted schemes becoming universal

Poverty-targeted schemes do not tend to become universal over time. Brazil's *Bolsa Familia* programme, for example, has remained poverty-targeted for 18 years from its introduction in 2003 until its removal in December 2021, despite the intention for it to become universal. Some countries have replaced poverty-targeted programmes with universal ones, but this tends to be the result of a more fundamental paradigm shift rather than an incremental trend towards progressive realisation. In Kenya, for example, the poverty-targeted Older Person's Cash Transfer (OPCT) was replaced with a universal social pension. At the 2019 Kenya Social Protection Conference, the Vice-President publicly announced that this was because of the failures of poverty targeting, instead of a natural expansion of the existing programme.

[46] Although the WDR recognised the negative implications of targeting social security schemes for those living in poverty and the challenges that programmes may face in expanding or even just continuing, it nonetheless concluded its review by arguing for targeted "safety nets".

As well as coming from contrasting paradigms and understandings of poverty and vulnerability (see Box 9 for a summary of the failures of poverty-targeting), the contrasting approaches of the World Bank and ILO require practitioners to build different systems and infrastructure for their implementation. Arguably, there may be some path dependency: once governments have used loans to build expensive social registries and develop elaborate proxy means tests, it is unclear how this could be built upon to adopt a universal approach down the line. Ultimately, these are incompatible visions. The concept of 'progressive universalism' has co-opted the language of rights-based social protection programming to disguise an ultimately non-rights-based approach. For this reason, it is important to critically analyse what the concept of 'progressive universalism', and other key concepts in the World Bank's position on universal social protection, mean in practice, as Section 5 sets out to do.

Box 9: Summarising the failures of poverty targeting

International evidence consistently demonstrates that poverty targeting is a failed approach. Four key failures of poverty targeting are summarised in this box.

Widespread low incomes and the dynamic nature of vulnerability mean that a static group of 'the poor' does not exist

The idea of poverty targeting is premised on the assumption that there exists a group of 'the poor' or 'most needy' that can be accurately identified with the right targeting methodology or technology. Yet, in reality, this group does not exist. In most low- and middle-income countries, the majority of the population are living on low or insecure incomes. Further, incomes and consumption are volatile for many people. Changes in the welfare ranking of households in most countries are significant over short periods of time, as households are hit by shocks or respond to opportunities. Within this context, it is highly unlikely that, even if a household attained a certain level of income, it would remain there: the next shock may knock it back down again. While many of these 'shocks' are idiosyncratic – such as ill-health, loss of a job, disability, birth of a child or death of a breadwinner – COVID-19 has shown how most people can be affected by covariate shocks. Therefore, identifying a group of 'the poor' that would be eligible for a means-tested programme is unrealistic.

Poverty targeting cannot be done accurately and generates high rates of exclusion errors

In addition to being premised on a misrepresentation of low incomes and vulnerability, high exclusion errors demonstrate that poverty-targeted programmes are highly unlikely to reach even the populations they intend to target. For example, analysis of social protection benefits across 24 low- and middle-income countries found that, among schemes targeting the poorest 25 per cent of a category or less, the best performing scheme in terms of reaching intended recipients was Brazil's *Bolsa Familia* programme, yet this still excluded nearly half (roughly 44 per cent) of intended recipients. Most targeted schemes in the study were found to exclude over half of intended recipients and errors in some schemes were above 90 per cent exclusion. Therefore, evidence shows that poverty targeting is likely to fail even on its own terms. Even systems in high-income countries like the UK – which has made a significant ideological and financial investments in a means-tested approach – simply cannot keep up with the rate at which people move in and out of poverty. For example, in 2006, the UK Government mistakenly overpaid nearly £6 billion in tax credits to two million of the country's poorest families due to not being able to keep up with changes in their incomes. When families had to repay, this plunged many into further hardship (The Standard, 2006). There are also significant exclusion errors under the UK's means-tested system: an estimated 38 per cent of means-tested benefits go unclaimed, totalling £15 billion (US$17.8 billion) in value (equivalent to 0.67 per cent of GDP) (Entitledto, 2021).

Poverty targeting can undermine trust in governments and exacerbate the risk of unrest

There is strong evidence that poverty targeting can undermine trust in government. High levels of social conflict and protest can be generated by proxy means tests, which are often seen as arbitrary and unfair in contexts of widespread need and vulnerability. For example, when an emergency cash transfer programme was rolled out in Indonesia in 2005 using a proxy means test, protests occurred in over a third of villages nationwide while there were threats to government and programme officers in over 15 per cent of villages (Widjaja, 2009). Further, a study by Cameron and Shah (2011) found that the proxy means test in Indonesia caused crime to increase by 6 per cent while Hossein (2012) reports 'complaints, whispering and gossip' as well as protests, verbal abuse and attacks on the houses of village heads across Indonesia. In contexts of political instability, decisions to cut social spending and use exclusionary poverty targeting can even trigger or exacerbate conflict (Sibun, 2022).

Poverty targeting can undermine rights and dignity and generate stigma

There is a range of evidence that poverty targeting can also cause harm by undermining the rights, welfare and dignity of both recipients and non-recipients. Firstly, due to the arbitrariness of their selection of recipients, poverty-targeted transfers can undermine community cohesion and stigmatise poverty within communities. For example, see Camacho (2014) and Hodges et al (2017) for evidence from Peru and Mongolia. Secondly, when the eligibility for a scheme requires its recipients to meet poverty criteria, poverty-targeted programmes can discourage labour market engagement by creating perverse incentives, especially for women. For example, studies suggest this has been the case in the Maldives (Drucza and Tran, 2021), in Georgia (World Bank, 2015) and in Uruguay (Amarante et al, 2011). Thirdly, poverty-targeted programmes can actively harm *non-beneficiaries*, having net negative impacts on health and wellbeing for those excluded from programmes within the same communities. For example, the *Pantawid Pamilyang Pilipino Program* in the Philippines was found to increase the prices of perishable foods in local markets and, as a result, increase stunting among non-beneficiary children by 11 percentage points (34 per cent) (Filmer et al, 2021). Further, in a field experiment in Kenya in which poor individuals received UCTs, *not* receiving a transfer and experiencing a decrease in wealth relative to one's peers led to a net loss in life satisfaction (Haushofer et al, 2019).

4.2.2 The *"social insurance interpretation"* to defining social protection coverage or the argument that 'targeted benefits are universal'

Another related and important argument that the Bank has made to justify its position on universal social protection is that targeted benefits are universal from the World Bank's *"social insurance interpretation"*.[47] This interpretation argues that (in theory) benefits may be provided to all persons in a society if they become poor enough to access them: if support is provided to citizens when or if they become eligible on the basis of a means-test, then everyone in society is 'insured' against the risk of poverty (again, the World Bank argue that this is in line with the Social Protection Floor and R202).

In its recent book *Revisiting Targeting in Social Assistance'*. (2022), the Bank has reiterated the claim that poverty-targeted schemes can be interpreted as providing universal coverage:

> *"For contributory pensions, unemployment, or disability insurance programs, coverage is used in an analogous way and measured based on the inscription or contribution to the financing pool. In most periods, people who are covered by such insurance will benefit from the guarantee or promise of help when needed (should they get sick, become disabled, or reach a pensionable age), but not necessarily from a payout. For social assistance, in contrast, coverage is often interpreted as receiving an actual transfer. This is quite different, and it is a critical issue to clarify given the implications for universal social protection. For instance,* ***if a country has a guaranteed minimum income program that provides cash when incomes fall below a certain threshold, the social insurance interpretation would be that – as in the case of health insurance or pensions – everyone is covered independently of the event occurring (that is, income falling) or whether they are currently in receipt of a payout.*** *Those who are covered would be the whole population, which is usually severalfold greater than the roster of recipients at any point in time. A guaranteed minimum income is universal in insurance terms, but it is poverty-targeted from a social assistance perspective*

This concept of a *"social insurance interpretation"* of social protection coverage was first developed in the World Bank's 2019 book *Protecting All: Risk Sharing for a Diverse and Diversifying World of Work*, which makes the claim that poverty-targeted benefits can achieve *"needs-based universality"*.[48] The book explains that *"the essential, inalienable meaning of universality in many policy arenas is that a benefit or service is available* ***when and***

[47] Grosh et al (2022: 42).
[48] Packard et al (2019: 237).

***where it is needed to all citizens**."*[49] To support this claim, the Bank highlights universal health care, where of course universal health services are only provided when and where they are required (i.e. in instances of ill health) but are available to everybody.

Why the "social insurance interpretation" misunderstands the purpose of tax-financed social protection and reinterprets the meaning of "need"

The World Bank's comparison with and analogous use of the term 'social insurance' to re-interpret the coverage of *tax-financed programmes* is confusing. In fact, the 'social insurance approach' is based on a fundamental misunderstanding of the purpose of tax-financed social protection and social insurance. In common usage (including by the ILO), the term 'social insurance' refers to insurance schemes for which formally employed individuals must pay regular contributions towards their insurance against key risks, including sickness, disability, unemployment or old age. Social insurance gives individuals the opportunity to have more than the minimum guarantees to a basic social protection floor within a multi-tiered social protection system (as Figure 3-2 showed), because recipients have prepared for it by making contributions into the social insurance system.

Hence, social insurance is fundamentally different to tax-financed social protection, which should ensure a basic minimum social protection floor for all, including those not covered by social insurance.

The claim that a service or benefit is universal if it *"is available when and where it is needed to all citizens"* could appear as an endorsement of universal lifecycle schemes. Importantly, however, the Bank is explicitly referring to 'need' ***on the basis of income***, going on to cite *"the universality of entitlement to coverage of impoverishing losses"*.[50] This means that the Bank considers someone to be in need when (or if) they become impoverished, rather than when that person faces risks and vulnerabilities across the lifecycle. This is despite the reality that most people are living on very low incomes in low- and middle-income countries, as illustrated by the example of Figure 4-1 in Box 10 which compares the welfare distributions of Morocco and Sweden.

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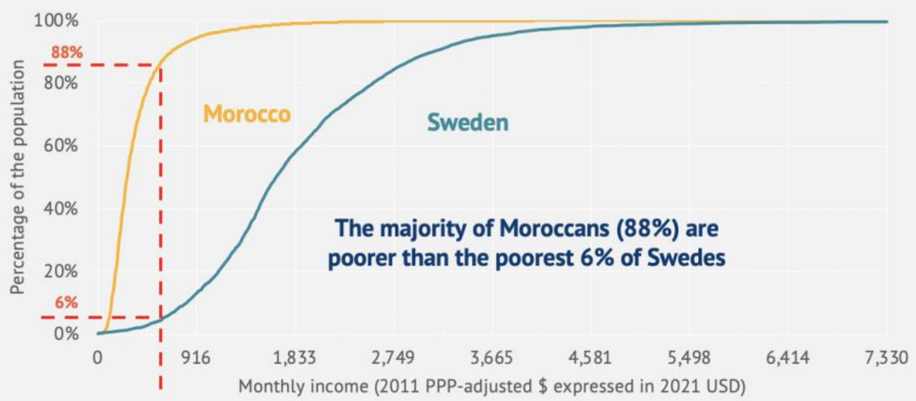
[49] Packard et al (2019: 92).
[50] Packard et al (2019: 92).

Box 10: Focusing on the "extreme poor" makes little sense when most people are living on very low incomes

Many low- and middle-income countries employ poverty targeting despite most people living on very low incomes. For example, in Morocco, 88 per cent of the population are poorer than the poorest 6 per cent of Swedes. Despite a situation where far more people are living on very low incomes, Morocco – like many low- and middle-income countries globally – has historically relied on an approach that attempts to identify only those deemed 'the poorest' as deserving of benefits. Many of the World Bank's flagship social safety net programmes set out to target categories it labels as the "ultra-poor" or the "extreme poor". Globally, the Bank defines "the extreme poor" as those living on less than US$1.90 (PPP) per person per day.[1] Yet, when the majority of a population is living on marginally more than US$1.90 per day and are struggling to get by, it seems arbitrary and inadequate to narrowly focus on "the extreme poor" as the only ones deserving of support. In contrast, despite a far smaller proportion of the population living on low incomes, Sweden implements a range of universal social protection benefits and other services as the right of all its residents and, notably, began doing so when it was much poorer than it is today.

Figure 4-1: Comparison of welfare distribution in Morocco and Sweden



Social protection is most effectively used to proactively build resilience to shocks or, simply, a change in situation – not all of which 'plunge you into poverty' but all of which are likely to compromise your standard of living without adequate support. Recall that the purpose of a social protection floor is to prevent or alleviate poverty, vulnerability and social exclusion. This might include, for example, having a child or retiring from work upon reaching old age. As discussed in Section 3.1, this is the premise of a core lifecycle social protection system: to address key risks and build resilience to key contingencies that everybody faces as they progress across the lifecycle. Under its 'social insurance interpretation', in contrast, the World Bank refer to 'need' on the basis of loss of income: citing *"the universality of entitlement to coverage of impoverishing losses"*.[51] This use of

[51] Packard et al (2019: 92).

entitlements – in effect a 'right' to charity – risks undermining the meaning of *entitlements* (see Box 11).

Box 11: The re-framing of entitlements and a rights-based approach

The World Bank's claim that their approach to USP is rooted in *"the universality of entitlement to coverage of impoverishing losses"* (Packard et al, 2019: 92) re-frames what is commonly meant by entitlements within a rights-based approach (RBA). Under a RBA, it is not possible to have a 'right' to charity. You either access your entitlement to social security simply because it is your right, or you receive charity, since a human right does not have to be justified or 'deserved' by any other characteristic other than that of you being a human. Since charity is usually based on benevolence and not grounded in an intrinsic right, it can be removed or redefined at one's discretion. Further, as Barrantes (2020) explains, the problem with providing social security on the basis of group identities or characteristics – such as only to those who are 'impoverished' – is that it reduces social security to the residual role of charity and in doing so can lead to a process of 'othering' that reinforces marginalised groups' positions outside the general entitlements of broader society. This can also produce the divisive and unhelpful concepts of the 'deserving' and the 'undeserving' poor whereas all individuals, as rights-holders, are entitled to social security. It is important that the language and tools of a human rights-based approach remain clear and are not mis-appropriated at the risk of confusing this important distinction.

Finally, as Box 7 explained previously, the 'social insurance approach' is consistent with the World Bank's residualist approach to social protection, viewing social protection as a last-resort 'reactive' mechanism or 'safety-net' to retroactively deal with the fall-out in extreme cases, rather than to proactively build resilience to a change in situation as the entitlement of all.

Why the *"social insurance interpretation"* is impossible to implement in practice

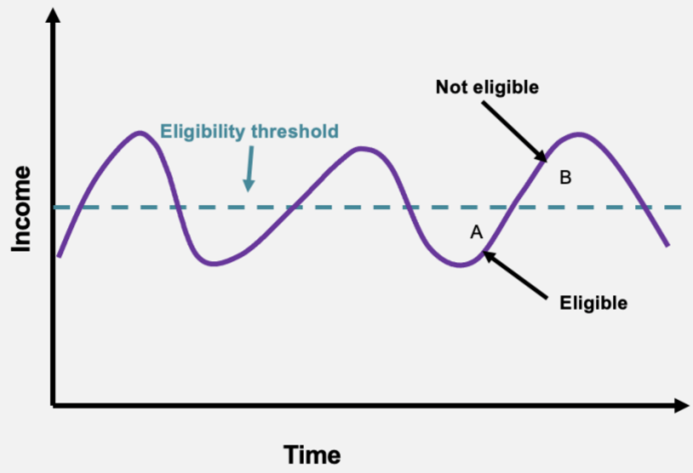
Ultimately, achieving full coverage of the poorest members of society through poverty targeting is not possible, even if we assume a *"social insurance interpretation"* of coverage. In reality, even when sophisticated means testing mechanisms are available to high income countries with high levels of formal employment, effective targeting is not possible. The UK provides a clear illustration of this, as described in Box 9.

In a context of fluctuating incomes and the dynamic nature of vulnerability, the line drawn to determine who is deserving and who is undeserving of income support seems arbitrary.[52] When individuals routinely and constantly move in and out of poverty, it is *simply not possible* to accurately identify individuals or households eligible to receive means-tested benefits (as shown in Box 9). As Figure 4-2 shows, in the context of dynamic incomes, if someone is targeted at point A in their life they might be accepted onto a programme, whereas, if they are targeted at point B, they would be excluded. In reality, their incomes are unlikely to have changed much and, if the programme determines eligibility using census sweeps that take place very irregularly, they may have

[52] This is particularly heightened in times of crisis, which also undermines the use of poverty targeting under the Bank's 'adaptive social protection' framework (see box 12 in section 5.1).

to wait ten years or longer to be re-assessed and have another chance at accessing the support they are entitled to.

Figure 4-2: Targeting in the context of dynamic incomes



In sum, targeted benefits are *not* universal. Even if we assumed this new 'social insurance' approach to defining coverage, a targeted approach is simply not able to insure all people against poverty, even in high-income countries with expensive administrative systems. In reality, incomes and vulnerability are far too dynamic to be measured accurately by the type of poor-quality targeting methodologies used in low- and middle-income countries, such as proxy means tests, let alone track and measure real-time changes in the income of entire populations in order to provide on-demand benefits the moment that people fall below a national poverty line or other eligibility criteria (see Box 9).

However, this reality is not accepted by the World Bank. According to interviews with the World Bank, its Social Protection Department is beginning to pursue an approach termed 'dynamic inclusion' within its social registries (see Box 2 for an overview of the challenges of using social registries). Under this approach, the Bank supports countries to build on-demand registration and needs assessment systems, instead of relying on census sweeps to inform social registries. The Bank, therefore, seem to have recognised the failure of census sweeps which happen very rarely and provide data that is too outdated to keep up with the dynamic nature of incomes and vulnerability, contributing to their inaccuracies. The on-demand registration and instant assessment promised by the new 'dynamic inclusion' approach sounds, in theory, impressive and technologically sophisticated. However, it remains unclear whether this could feasibly be implemented across countries and leaves critical unanswered operational questions. For example, it is unclear how households would exit the scheme if their situation improved, and they were no longer eligible for the scheme. Further, if a scheme relies on on-demand registration, it is likely that many households may not even register if they do not know about the scheme or its eligibility criteria.[53] Assessing people in terms of simple and easily measured criteria such as age and disability assessment would be a much more straightforward approach to design and implement.

"Any registry not moving to dynamic inclusion has problems of exclusion. The longer you take to update your registry, the worse it gets."

World Bank representative

In addition, the social registries endorsed by the World Bank tend to assess eligibility for means-tested programmes on a *household* basis which excludes adult *individuals* with little or no income within better-off households who would otherwise qualify if individual means testing were used. This approach assumes that household income is always divided equally and fails to account for intra-household power dynamics and income distribution. For example, providing one payment to the household head (who is often male) may give them the discretionary power to spend or distribute the money unequally between household members which can actively reinforce gendered and other inequalities within households.[54] Some household transfers are designed to make payments to female household members, under the assumption that they would be more likely to spend the money on outgoings that more accurately and equitably reflect the household's needs. There is a lively literature debating whether this empowers women in their decision-making within households or, instead, represents additional unpaid care work and risks reinforcing harmful gender roles and stereotypes.[55] Yet, however household transfers are designed, payments assessed and delivered at the household level are ultimately not likely to be an effective tool to address gendered inequalities and empower women. The fundamental point is that household transfers can exclude women or other individuals (for example, persons with disabilities) within better-off households who would otherwise qualify if they were assessed individually, and intra-household power dynamics can also mean that payments delivered at the household level are not equitably distributed between household members. As a consequence, any approach targeting households undermines both the rights of individuals to access social protection

[53] See Kidd et al (2020: 30) for a more detailed discussion.

[54] For more information on the role of household-level cash transfers in undermining women's access to social protection and exacerbating gendered inequalities within the household see Molyneux and Thompson (2011) and Simon (2019).

[55] For example, see IFPRI (2019).

as well as the Bank's argument that people should be able to access social protection whenever they need it.

Therefore, introducing this new 'social insurance' approach to make the argument that targeted programmes can achieve universal coverage is misleading, since it endorses an approach that simply does not work in practice. In doing so, it detracts from the core objective of reaching a global consensus on universal social protection: to support governments in building national social protection floors that can plausibly realise all individuals' rights to social protection and a decent standard of living. In practice, universal schemes (those which do not include a means-test) are the only reliable and accurate way of ensuring that people can access the support they require whenever they need it.

4.2.3 Categorical targeting or the argument that 'universal benefits are targeted'

The term 'categorical targeting' – the selection of beneficiaries *"according to their membership in fairly easy-to-observe categories"*[56] such as persons of a certain age – is a key concept that is employed to reconcile the World Bank's position on universal social protection with its focus on poverty targeting. Through this concept, the Bank argues that lifecycle benefits are targeted programmes, even if they are universal (do not use means testing), and, therefore, suggesting that they are comparable to programmes that are targeted using means testing.

The World Bank have argued that "*the notion that social protection is 'universal' rests on two elements, namely that 'everyone' is 'covered'*".[57] It explains that, while universal lifecycle schemes such as universal pensions and universal child benefits are universal from an 'insurance perspective' – in that people covered will benefit from a guarantee of help *"when needed",* but not necessarily an immediate pay-out - they are ultimately "*targeted social assistance*" programmes because they are not available to all people at all times. Consequently, according to this perspective, the only benefit that is truly universal is a Universal Basic Income, and non-means-tested universal lifecycle benefits that support people facing contingencies across the life course are 'categorically targeted'.

Why the argument that 'universal benefits are targeted' is misleading

The argument that universal benefits are targeted is misleading since, conventionally, when the term universal is used, it refers to schemes that do not use means testing. By using the term categorical targeting to refer to lifecycle benefits provided to everyone,

[56] Grosh et al (2022: 19).
[57] Gentilini et al (2019).

the distinction between 'universal' and 'targeted' is lost, and it enables the Bank to claim a false equivalence between lifecycle and means-tested benefits.

A universal lifecycle social protection system is designed to provide *all* of us with support 'from the cradle to the grave'. Ageing is a universal experience as we all progress through the lifecycle from birth to death. Therefore, a universal lifecycle social protection system would provide everybody in society with their right to income support whenever they face various lifecycle contingencies. For example, under a mature lifecycle system (as illustrated by Figure 4-3), everybody is entitled to access a Universal Child Benefit when they are a child, unemployment support if they lose their job, Parental Benefits if they have or adopt a child, Disability Benefits if they experience disability, additional support if they experience shocks and an Old Age Pension when they reach old age and require income replacement. In effect, lifecycle benefits offered to everyone are universal in the truest sense of the word since we can all access them at some point in our lives, which is not the case when means testing is introduced.

Figure 4-3: When social protection is universal, we receive our entitlements as citizens, and everybody receives better benefits when they need them

Source: Created by author

The implausibility of the Bank's argument is clear when we consider Universal Primary Education. According to the Bank, this would be a 'targeted' programme since older children and adults are excluded. Yet, clearly a policy offered to all young children is a universal scheme and, indeed, as with Universal Child Benefits, older children and adults would have benefited from Universal Primary Education when they were younger.

Coady et al (2004) argue 'categorical targeting' is understood as a means of reaching those living in poverty. Yet, if a country was only narrowly interested in tackling general extreme poverty, it is unlikely to introduce a universal old age pension to achieve this objective. Rather, universal old age pensions have a broader and more proactive purpose: they are established to support everyone when we reach old age, so that we can live our final years in dignity, with a guaranteed minimum income. Therefore, categorising universal lifecycle benefits as merely another form of poverty targeting makes little sense, and undermines the more transformative role of universal benefits. Rather, so-called 'categorical benefits' are simply schemes that, when incorporated within a broader lifecycle system, offer us income security across our lives. Consequently, they are likely to be an effective tool in reducing poverty but achieving this across the entire population is not the narrow premise of their provision. Viewing lifecycle schemes as a form of poverty targeting is a damaging equivalence to make, especially in dialogue with policymakers.

Section 4.3 will outline why the World Bank's approach of progressive universalism does not align with R202 and the progressive realisation of the right to social protection.

4.3 Is the World Bank's approach on progressive universalism in line with ILO R202 and the progressive realisation of the right to social protection?

Poverty-targeted programmes are not equivalent to universal benefits in their alignment to rights-based principles. **For this reason, it is valuable to maintain the linguistic and conceptual clarity so as not to confuse policymakers**. Indeed, while it may appear picky to focus on semantics, it is important to analyse the language used by powerful institutions since there are critical policy implications for the use and misuse of important rights-based terminologies. In particular, a poverty-targeted approach does not align with R202's endorsement to commit national governments to allocate 'maximal resources' to building universal social protection systems, along with a number of other principles outlined by the ILO (2012: para. 3), such as: *"a rights-based approach based on entitlements"*; *"universality of protection based on social solidarity"*; *"non-discrimination, gender equality and responsiveness to special needs";* and the *"protection of rights and dignity of beneficiaries"*, among others.[58]

This section, therefore, examines why poverty-targeted and universal benefits are not equivalent in terms of their effectiveness or alignment to rights-based principles by looking at the distinctions between the approaches in meeting three core objectives:

[58] ILO R202 (2012).

universal access to social protection; the allocation of maximum resources to realise people's right to a decent standard of living and meet the SDGs; and protection of the rights and dignity of beneficiaries.

4.3.1 Achieving universal access to social protection

A fundamental objective of R202 and the Social Protection Floor agenda is to support countries in achieving the *"universality of protection based on the principle of social solidarity"*. R202 (2012: para. 4) states that Social Protection Floors "*should ensure at a minimum that, over the life cycle, all in need have access to essential health care and to basic income security which together secure effective access to goods and services defined as necessary at the national level*". As Section 4.2.2 pointed out, while poverty-targeted programmes can play a *small* part within universal *systems*, they are unable to meet this requirement of R202. Yet, the Bank pushes poverty targeting almost exclusively.

Ultimately, the failure of the Bank's 'progressive universalism' model boils down to the relative emphasis on the kinds of approaches which should be prioritised and invested in to most effectively build systems that provide a universal Social Protection Floor. Poverty-targeted programmes cannot plausibly be expected to provide the principal basis for an effective universal system. In fact, they are not even able to effectively reach their intended narrow target populations.

Instead, universal lifecycle benefits are the programmes at the core of an effective universal system. They are a highly effective way of achieving universal access to social protection, including for 'all in need'.[59] As such, these should be prioritised as the primary basis for building effective Social Protection Floors. Countries will more plausibly be able to build universal systems by investing in universal child benefits, universal disability benefits, universal parental benefits and universal pensions as the primary building blocks, while reinforcing these with additional tiers of social insurance and other contributory schemes, as well as last-resort or complementary safety nets in the form of small poverty-targeted schemes. For example, in Sweden, people experiencing financial difficulties can apply for temporary financial support through two means-tested social assistance schemes: a subsistence allowance (*försörjningsstöd*) and financial support (*bistånd*) for day-to-day expenses. This is provided in addition to universal lifecycle benefits, as a last resort for those who need temporary additional support.[60] Another example is New Zealand, where people can apply for a means-tested Accommodation Supplement – a weekly payment towards housing costs – if they require that extra support, in addition to their entitlement to universal lifecycle benefits.[61]

The 'progressive universalism' approach endorsed by the World Bank confuses this. Endorsing a poverty-targeted approach as the *primary* way to build a system instead of a

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[59] See Kidd and Athias (2020) for more on the targeting effectiveness of universal programmes.
[60] Nordic Co-operation, 'Social Assistance in Sweden'.
[61] New Zealand Ministry of Social Development, 'Guidelines for accommodation support'.

small complement to larger core lifecycle programmes is misleading, overstating the merits of an approach that is simply not capable of providing effective universal support. As a consequence, poverty targeting is promoted at the expense of supporting governments to introduce or strengthen flagship lifecycle programmes.

4.3.2 Allocating maximum resources to the realisation of rights and national development objectives

The Bank's main rationale for pursuing poverty targeting under its 'progressive universalism' approach is that it is most suitable considering the fiscal constraints that low- and middle-income countries face. Poverty-targeted programmes require less investment than universal benefits. Put simply, it argues that countries cannot afford to introduce social protection that adheres to the principle of universality, and that they must use poverty targeting to ration these limited resources to the 'most needy.' For example, in interviews conducted for this study, a World Bank representative explained that:

> *"The question isn't 'is poverty targeting ideal?'. The question is 'what can we do at the margin?', 'what can we do when a country says "I don't have 3 per cent of GDP" but you manage to make the case to Ministry of Finance to increase financing for safety nets by 0.1 or 0.2% of GDP?'. So, [you look at] how you use those resources in the most effective way possible."*
>
> *Interview with World Bank representative*

However, while the logic of this rationale is understandable and echoes the 'progressive realisation' element of R202, a closer look at the evidence shows that most countries could allocate far higher investments to social protection than they currently do. Many countries make spending decisions that keep revenues and public expenditures at low levels: the ILO argues that *"it is important to understand that this is a public policy choice."*[62] Besides, many poverty-targeted programmes, especially in the poorest countries, are not financed by governments and are instead financed by loans or grants from donors (such as the World Bank and the bilateral partners that contribute to its funding). This means that the design of national social protection systems is to a large extent determined by the fiscal limitations of donor

> *"Decisions about expenditure allocations and financing sources are taken behind closed doors by a few technocrats in the Ministry of Finance, often with the help of staff from IMF and the World Bank. This is bad governance. These decisions affect the lives of millions of people and must be done in national social dialogue with representative trade unions, employer federations, CSOs and parliamentarians."*
>
> Isabel Ortiz, former Director of Social Protection at the ILO

[62] Ortiz et al (2017: 1).

countries and the assumption that these are the only types of programmes that external partners can – or are willing to – finance, along the lines of a 'better this than nothing' mindset. For example, in an interview with a key constituency member of the International Development Association's (IDA) Board of Governors – the Government Offices of France – this same rationale was given to justify the use of poverty targeting as 'the only option' for borrower countries: *"Given IDA's limited resources, a gradual and progressive approach, with, among other mechanisms, safety nets covering the most deprived and poorest share of the population as a first step, is realistic, but should not undermine the objective of universal protection."*

The fixed assumption put forward by donors and national governments alike that 'there is no fiscal space' within national budgets deserves further attention from policymakers. Although all countries face budgetary challenges to different extents, finding *some* additional fiscal space is largely a question of political will. Under the 'poor relief' paradigm, there is very little emphasis or creative thinking on how to mobilise domestic resources to finance greater investments in social protection. This is despite governments having a responsibility to adhere to the human rights principle of *"use of maximum available resources"* to make the most credible effort to realise people's right to social protection and a decent standard of living (see Box 5 in Section 3.2)

Yet, when there is the necessary political will, there are more likely to be financing options available. Ortiz et al (2017) looked at options to expand social investments in 187 countries and found that there is national capacity to finance social protection and other Sustainable Development Goals worldwide, even in the poorest countries. They present several financing avenues that countries can explore, including re-allocating public expenditures, increasing tax revenues and eliminating illicit financial flows.[63] Indeed, governments around the world have been applying a wide variety of revenue mobilisation choices for decades, with a number of success stories. For example, Bolivia and Mongolia are financing universal old age pensions, child benefits and other schemes from taxes on mining and gas. Further, when social protection systems are designed to grow slowly over time and in line with increases in economic growth – as outlined by Kidd et al (2022a) – options for financing become much more achievable.[64]

Each country is unique and financing options should be carefully analysed for each context and rigorously considered in national social dialogue: there is no 'one size fits all'

[63] Ortiz et al (2017); Ortiz et al (2019).
[64] Examples include Nepal's pension, which began at 75 years and was reduced to 70 years; and Vietnam's pension began at 90 years and has now fallen to 75 years. Uganda's Senior Citizens' Grant has been rolled out nationally for everyone aged 80 years and above, with the government planning to reduce it to 65 years.

approach. However, there is room for virtually all countries to find at least some additional fiscal space to finance higher investments in social protection and this undermines a core rationale underpinning the World Bank's 'progressive universalism' approach: that poor countries have no other options. In reality, there are always options, but a policy consensus on poverty targeting has largely defined the policy problem of 'no fiscal space' as unchallengeable, which risks shutting down the debate before it has even begun. Fundamentally, a poverty-targeted approach does not garner the political will that is required to think creatively about the important issue of domestic resource mobilisation. Compounding this, as Section 4.2.1 showed, the political economy of targeting provides weak incentives to expand programmes.

4.3.3 Protecting the rights and dignity of beneficiaries

Besides their greater effectiveness in providing access to social protection for even the poorest members of society, universal benefits are also much better than means-tested programmes at protecting the rights and dignity of recipients. This is a key principle upon which R202 and the Social Protection Floor is predicated. Since the SPF is rooted in clear human rights principles, the method by which governments choose to achieve social protection coverage is not merely a means to an end. In fact, the means matters, and should ensure the protection of the rights and dignity of all in society. Global evidence shows that the 'means' by which a means-tested approach implements programmes is far less likely to be in line with a rights-based approach (even though, as the previous section showed, this approach is unlikely to meet the 'end' either). Further, poverty targeting – especially considering high exclusion errors and the arbitrary nature of selection in contexts of widespread low incomes – is not consistent with the basic human rights principle of non-discrimination.[65] The ways in which poverty targeting can have harmful impacts on the rights and dignity of recipients and non-recipients has been briefly summarised in Box 9.

In contrast, universal lifecycle benefits are provided as individual entitlements for everybody as they progress through the lifecycle. These are offered within a rights-based framework and there is far less room to discriminate against potential beneficiaries or create perverse incentives, since eligibility for benefits on the basis of, for example, age or disability is intuitive, easy to understand and, ultimately, inclusive. As such, poverty-targeted and universal lifecycle benefits are not equal from a rights perspective, providing another way in which the World Bank is making a false equivalence which is likely to distort the value of each approach to policymakers.

[65] Barrantes (2017).

5 The World Bank's 'progressive universalism' in practice

Generally, the World Bank tends to continue to promote and finance poverty-targeted programmes alongside mechanisms to implement targeting, such as proxy means tests and social registries. In effect, in terms of the Bank's specific policy advice and programme implementation, there has been little change compared to the period before it declared itself a supporter of universal social protection.[66]

This section will briefly consider the types of programming that are implemented in practice under the poverty-targeted approach of the World Bank's 'progressive universalism'. A first sub-section will discuss the Sahel Adaptive Social Protection Program (SASPP) as an example of one of its flagship programmes, a second sub-section will examine the implications of recommending a narrow poverty-targeted approach to low- and middle-income countries and a final sub-section will highlight some examples that might optimistically indicate a potential shift in approach among some parts of the Bank.

5.1 Sahel Adaptive Social Protection Program (SASPP)

Despite signalling a commitment to the universal social protection agenda at the discursive level, the World Bank generally do not indicate any commitment to universal social protection in the design of its projects. Remarkably, World Bank project documents are very similar in their approach to social protection, despite working in widely different contexts. They typically outline the core objective of providing targeted cash transfers to poor and vulnerable households and set project development indicators linked narrowly to the effectiveness of the targeting mechanisms developed. In this way, the Bank continue to push the same one-size-fits-all poverty-targeted approach.

An example of the type of programming the Bank finances is illustrated by the Sahel Adaptive Social Protection Program (SASPP). The World Bank launched SASPP in 2014 to support the design and implementation of adaptive programmes and systems in six Sahel countries (Burkina Faso, Chad, Mali, Mauritania, Niger, and Senegal). According to the Bank, the first phase (2014-19) supported the design and introduction of new Adaptive

[66] In contrast, over the past 20 years, the ILO has been consistent in its support for universal social protection. It has historically specialised in employer-based social insurance systems but has expanded its approach to include all types of programming, recognising the importance of tax-financed programmes in building national social protection floors.

Social Protection (ASP) systems (introduced in Box 12), while the second phase (2020-25) has a focus on systematically strengthening ASP systems to enhance the resilience of households.[67] SASPP is funded by a multi-donor trust fund managed by the World Bank's Social Protection and Jobs Global Practice. The trust fund has received major contributions from bilateral donors including France's *Agence Française de Développement* (AFD), the UK's Foreign, Commonwealth and Development Office (FCDO) and the German Federal Ministry for Economic Cooperation and Development (BMZ).

Box 12: Adaptive Social Protection (ASP)

The intrinsically dynamic nature of vulnerability (see Box 9) undermines the premise of *"adaptive social protection"* (ASP), an approach recently adopted by the World Bank to *"help build the resilience of poor and vulnerable households to the impacts of large, covariate shocks"* (Bowen et al, 2020). In practice, ASP refers to poverty targeting. Yet, in contexts of widespread vulnerability, small changes in income caused by shocks can cause individuals who might not have otherwise been classified as 'poor' to fall into hardship. The universal economic crisis generated by the recent COVID-19 pandemic illustrated that all persons are vulnerable and may need to rely on social protection support in times of crises, even across the national populations of high-income countries (see Kidd and Sibun, 2020). In this context, highly targeted social protection support is not likely to be the most appropriate response to a crisis. Representatives from the Government Offices of France – a key constituency donor country on the Board of Directors of the World Bank's IDA – recognised this in interviews for this study, noting: *"The World Bank has put forward the concept of adaptive social protection, in a view to improve agile preparedness and response to sudden external shocks… France has recalled that the concept [of adaptive social protection] must not replace the objective of universal and comprehensive social protection."* In fact, universal social protection programmes are, by nature, adaptive, since they reach a larger section of the population and provide an easy means for governments to increase benefits in times of covariate crises. See Oxfam (2020) for more on how universal programmes provided the most effective basis for a shock response in the context of COVID-19 crisis.

The programme design endorsed under SASPP is similar for each country, as

[67] World Bank et al (2020).

Box 13: Benefit Incidence Analysis

The World Bank and other development agencies commonly assess the targeting process through Benefit Incidence Analysis. This measures the proportion of a programme's recipients who are in the poorest 40 per cent of the population. Benefit Incidence Analysis is of interest from the financing perspective of a poverty targeted programme if a primary objective is to avoid "leakage to the 'non-poor". However, it gives no information about the degree to which the intended target group is reached and is not appropriate for universal schemes. In order to capture the coverage of intended target groups, exclusion (and inclusion) errors – i.e. the proportion of beneficiaries that are erroneously excluded (or included) – should be assessed. As such, it does not capture the kind of information needed for the rights-based implementation of a programme.

Importantly, Benefit Incidence Analysis can produce misleading results, presenting the data in a way that inaccurately implies that poverty targeting is more effective than universality in reaching the poorest members of society. For example, while a universal programme like Mongolia's Child Money Programme (before the Bank forced the Government to target it) might reach 100 per cent of children in the poorest 40 per cent of a population, Benefit Incidence Analysis would show that the proportion of beneficiaries in the poorest 40 per cent of a population is just 40 per cent. If this was compared to Philippines' poverty-targeted 4Ps conditional cash transfer programme, for which 78 per cent of the recipients were in the poorest 40 per cent of households with children, advocates of poverty targeting would, therefore, argue that the Philippine's scheme is more 'progressive' than Mongolia's. Yet, this is highly misleading, since only 45 per cent of the poorest household with children were in the Philippines targeted 4Ps programme, while 99 per cent accessed Mongolia's universal CMP. See Kidd et al (forthcoming) for more detail.

Figure 5-1 shows, despite a diversity of national contexts and needs. The projects focus on providing financing for countries to build very specific systems, centred around the development of social registries, proxy means-test mechanisms and the rolling out of poverty-targeted cash transfers or workfare programmes. A common development indicator to measure the success of the project is the percentage of beneficiary households who live below the poverty line. However, narrowly measuring success by the accuracy of targeting 'the poor', instead of the achievement in providing access to all who require support and in improving broad-based developmental outcomes, runs the risk of confusing the objectives of social protection. Indeed, this is consistent with Ravallion's (2016: 88) observation that the World Bank's *"social-protection policy advocacy turned "targeting" (avoiding leakage to the "non-poor") into a fetish—oddly confusing the ends and means of social protection"*. Besides, the approach that the Bank takes to assessing targeting effectiveness – Benefit Incidence Analysis – provides misleading results which can overstate the effectiveness of poverty-targeted programmes (see Box 13).

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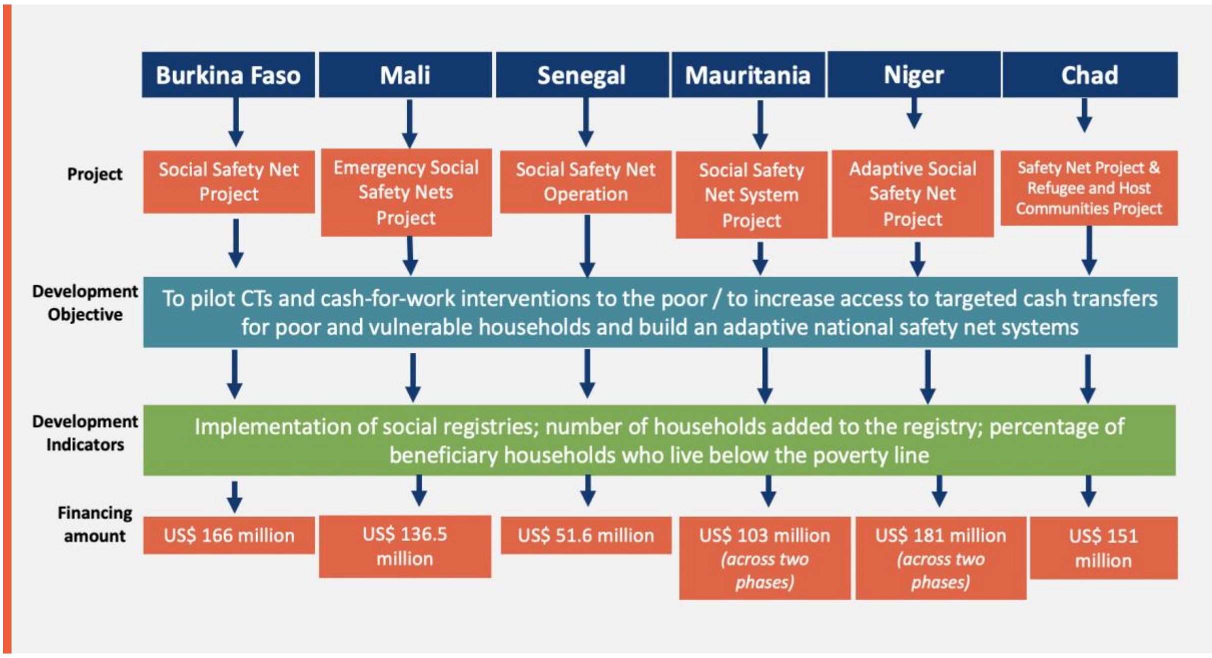
Figure 5-1: Programme design endorsed under SASPP national projects



Source: Project Appraisal Documents and websites for each country project and World Bank et al (2020).

Unfortunately, when the success of a programme is assessed by the accurate implementation of its chosen targeting design, this makes it difficult to evaluate the impact of the approach endorsed under SASPP on arguably more critical outcomes: namely, the wellbeing of the recipients and the broader population. In 2019, the FCDO commissioned a final evaluation of the first phase of the SASPP, with a specific agenda to inform the next round of funding on ASP in the Sahel. In this final evaluation, it assesses the success of the SASPP using the following evaluation question: "*To what extent has the World Bank executed ASP activities and outputs contributed to system level changes in relation to ASP policy and programming in the countries where the ASP programme is being implemented?"* The general system-level changes that are assessed under this include:

- *"Consensus among actors on targeting and vulnerability characteristics increased."*
- *"Design and Implementation of a Productive Safety Net program by GoS."*
- *"Targeting criteria including vulnerability dimensions are identified and used to build the Social Registry."*
- *"The Social Registry is functional, updated with adequate coverage database."*
- *"Knowledge on vulnerability helped to the consolidation of the common registry that allows relevant targeting mechanisms and includes vulnerability characteristics."*[68]

As noted previously, the fetishization of targeting runs the risk of *"confusing the ends and means of social protection"*[69], and the method chosen to evaluate the SASPP seems consistent with that. However, even when we look at how the programme has performed using the evaluation's chosen indicators, it appears the SASPP may have failed even on its own terms:

> *"…based on the existing available evidence at the time of the EA4 data collection, the ASP programme's contribution could not be established clearly, either because it remains too early to determine whether these actions will result in system level changes or because the contribution of the different mechanisms expected to lead to these changes are currently unclear or undocumented."*[70]

Interestingly, the project evaluation highlights another unresolved issue: *"the unsettled debate around targeting is affecting the willingness of certain partners to cooperate fully".* [71]

Indeed, the programme design (and the impact evaluation) put forward under the SASPP represents a singular and committed investment in a type of programme that has not worked anywhere else globally (see Box 9). Further, in SASPP project documentation, the strategy by which these targeted programmes will *"gradually advance towards universal social protection"* – as per the Bank's approach of 'progressive universalism' – is not

[68] Bene et al (2019).
[69] Ravallion, 2016: 88).
[70] Bene et al (2019: 8).
[71] Bene et al (2019: 9).

addressed. In fact, no ambition to pursue universality – even without a clear strategy – is indicated at all. If there is no intention to consider how to progress flagship programmes like SASPP to universal social protection, this is not consistent with the position of key constituency donor countries. In interviews with the Government Offices of France, representatives gave the following position on the role of poverty-targeting:

> *"We believe...that targeting and universalism can coexist if targeting methods are well implemented and used for better distribution of wealth. However, starting the social protection system by introducing means-tested social transfers targeting the poorest population should not be used as pretext for avoiding full implementation of the right to social protection for everyone. In well-functioning mature social protection systems, means-tested schemes targeting the poorest population play usually the role of residual last resort mechanism."*

Despite this recognition, key shareholders like France continue to support the Bank's singular approach to financing a narrow poverty-targeted programme design, without any rationale of how this relates to a broader universal social protection agenda. This suggests that Board Members may not have understood that the Bank may be promoting a failed approach that appears to not be meaningfully committed to universal social protection. Nor might they understand that another way of supporting countries to advance social protection is possible. Further, the World Bank's approach could cause real harm by, for example, undermining trust in governments and weakening national social contracts. This should be avoided at all costs, particularly in the Sahel region.

5.2 Implications of a narrowly targeted model for countries' social protection policy choice

One consequence of selling a narrowly targeted model of programme design is that it is pushed to governments at the expense of alternative approaches, in particular the gradual introduction of core universal lifecycle programmes as part of building a modern, social protection system. In fact, the consensus within the World Bank over the promotion of poverty targeting is so strong that it has led to the active undermining of universal schemes that governments have planned to introduce or expand. In Morocco, for example, the large boost in social protection spending (2 per cent of GDP) that was administered to address the impacts of the COVID-19 economic crisis was apparently so popular and effective that the country has announced that it will increase its old age pension coverage and universalise the Family Allowance Programme, which is a child benefit.[72] While the World Bank has ostensibly committed to supporting the implementation of the Family Allowance, it has stated that a targeted version of the scheme would be *"even more progressive,"* despite the fact that it would lead to the exclusion of many children living in poverty.[73]

The World Bank has also recommended targeting a range of universal old age pension schemes, including in Nepal, Thailand, Kenya, Lesotho, Mauritius and Namibia.[74] In Kyrgyzstan, in January 2018, the IMF - supported by the World Bank - persuaded the government to modify a law introducing universal child benefits so that they were targeted. Following a visit to Kyrgyzstan to review its loan programme in November 2017, the IMF (2017a) released a press release saying: *"The mission emphasised the importance of targeting as the most efficient and equitable way of utilising the limited resources of the social benefits program. In this context, the mission encouraged the authorities to explore ways to introduce targeting into the recently adopted universal child allowance law"*. Three months later, the Government of Kyrgyzstan agreed to amend the law on universal child allowances to reintroduce targeting.[75]

In Mozambique, following the government's decision in 2016 to introduce universal benefits for older people and children, the World Bank and IMF lobbied against their implementation.[76] Mongolia was threatened by the IMF and World Bank with the withholding of loans unless it targeted its popular universal child benefit, the Child Money Programme (CMP), with the government eventually acquiescing and introducing a PMT to target 60 per cent of children in 2016.[77] The IMF (2017b) subsequently approved a three-year loan arrangement under the Extended Fund Facility Programme imposing conditions regarding fiscal consolidation which included *"steps to strengthen and better target the social safety net"*. After a short 7-month period of going back to universality in 2017 when the programme was integrated into the Law on Social Welfare, the CMP is now targeted at 80 per cent of children. The Government have expressed a commitment to return the CMP to the principal of universality that enjoys broad-based political and popular support.[78] In Kenya, in 2019, the World Bank falsely publicly criticised the Government of Kenya's universal social pension as disproportionately benefiting the rich, using misleading findings derived from poor-quality analysis.[79] In fact, the undermining of

[72] Kidd, S.D. (2022).
[73] World Bank (2020b).
[74] Kidd (2018).
[75] ILO and UNICEF (2019).
[76] IMF (2017a); Hanlon (2017: 5).
[77] UNICEF (2019).
[78] UNICEF (2019).
[79] World Bank (2019b); Kidd (2019).

universal programmes and the endorsement of targeting is consistent with the World Bank's recommendations for countries globally. For example, despite evidence to the contrary, a recent report on inequality endorses for the entire Southern Africa region that: *"…improving the targeting of key social protection programs to redirect resources towards the most vulnerable for more sustainable and efficient fiscal redistribution, is key for accelerating reduction in inequality."*[80] In reality, though, it is well-known that universal benefits are much more effective than targeted benefits in tackling inequality.[81]

5.3 Positive signs of change?

Although the programme design endorsed under the SASPP and the undermining of universal programmes is typical of the Bank's approach over the past decade across many countries, there have been a few positive signs that the World Bank may be becoming more sympathetic to the benefits of a universal approach. Two examples stand out as an exception to the rule in the Bank's support of universal benefits: Nepal and Sudan.

In Nepal, the World Bank has formerly criticised the Government's popular universal lifecycle programmes. For example, in its 2010 *Public Expenditure Review*, the World Bank recommend that the universal schemes are replaced with poverty-targeted programmes, explaining that: *"Coverage of these programs remains limited, and suffers from some overlap of beneficiaries. Pro-poor targeting and/or consolidation of these programs are likely to generate substantial savings, which could be used to better align programs to the needs of beneficiaries within existing budgetary allocations."*[82]

Yet, in 2016, despite previously recommending that the country adopt a targeted approach, the Bank approved a credit of US$150 million to help the Government expand coverage of civil registration and gradually introduce the electronic payment of Nepal's popular universal lifecycle allowances.[83] These allowances include a universal social pension, a universal disability benefit and a universal child benefit that is progressively being rolled out by district. This is a positive example of the Bank using its financing capabilities to strengthen the delivery of existing government-led initiatives and build systems to credibly help governments realise their responsibility to progressively realise universal social protection coverage. It also provides a successful example of a country managing to resist efforts from IFIs to target national programmes, which is often difficult

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[80] World Bank (2022b).
[81] See ITUC (2021) and Kidd et al (2022b) for more details on the important role that universal social protection can play in redistributing wealth and reducing inequality.
[82] World Bank (2010: 64).
[83] World Bank (2016c).

to do in the face of power inequities and financial incentives. It suggests that, if a country can push back against calls to target programmes, the World Bank may eventually step back and, instead, support countries if they choose to pursue a universal approach.

More recently, in Sudan, the World Bank provided financing support for a temporary basic income scheme implemented by the Government that aims to reach around 80 per cent of its population of 43 million with monthly US$5 cash transfers.[84] Sudan received US$820 million from the World Bank and donor countries for the programme's initial six months from the end of February 2021, with transfers to continue for an additional six months.[85] However, the implementation of the programme was paused in October 2021, following the military coup. Before it was paused, the annual cost of the Sudan Family Support Program (SFSP) was estimated by the Government of Sudan at US$1.9 billion, which is roughly 6.1 per cent of Sudan's GDP in 2022.[86] The SFSP (also known as *Tharamat*) was introduced to mitigate the impacts of economic reforms. The Finance Minister, Ibrahim al-Badawi, publicly recognised that plans to remove fuel subsidies would negatively affect the vast majority of the population, since over 65 per cent of the population live below the poverty line, and promised to implement a high-coverage cash transfer to ease its removal.[87]

While this is not fully universal and was only intended to be temporary, it is a positive improvement from the narrow poverty-targeting encouraged within other projects. It is telling that the scale of the programme was motivated by a recognition that those on middle (but still very low) incomes also require support and an acknowledgement of the risk of political and social unrest if their benefits were taken away and the economic grievances of 'the missing middle' left unaddressed. Indeed, this seems to confirm the unique political advantages of benefits that include a larger section of society and the tendency of universal programmes to be much more popular, thus ensuring they stay on the political agenda and continue over time.

However, the payments provided under the programme are very small, at just US$5 per month per eligible household member.[88] A key principle of the universal social protection agenda is ensuring the adequacy of benefits, and this is a small amount that is unlikely to

[84] There was not enough financing, however, to cover 100 per cent of the population, which may cause political problems in decisions around who is excluded.
[85] Half of the US$820 million project is financed through IDA pre-arrears clearance grants and the other half by 13 bilateral donors (World Bank, 2021).
[86] Relief Web (2020).
[87] Relief Web (2020).
[88] Abdallatif (2021).

provide adequate income support. As an alternative approach to universal basic income, it would be more affordable to gradually build a universal lifecycle system over time.

An alternative proposal for Sudan to gradually implement a system of lifecycle benefits is presented in Table 5-1. Under this proposal, Sudan could implement a universal child benefit for children aged 0-11 years in 2022, with children then staying on the scheme until their 18th birthday to grow the programme more gradually. The proposal also includes universal child and adult disability benefits, as well as a universal old age benefit provided initially to all older persons aged 70+ but decreasing over time until it reaches all older persons aged 65+.

Table 5-1: Proposal for a system of universal lifecycle benefits for Sudan

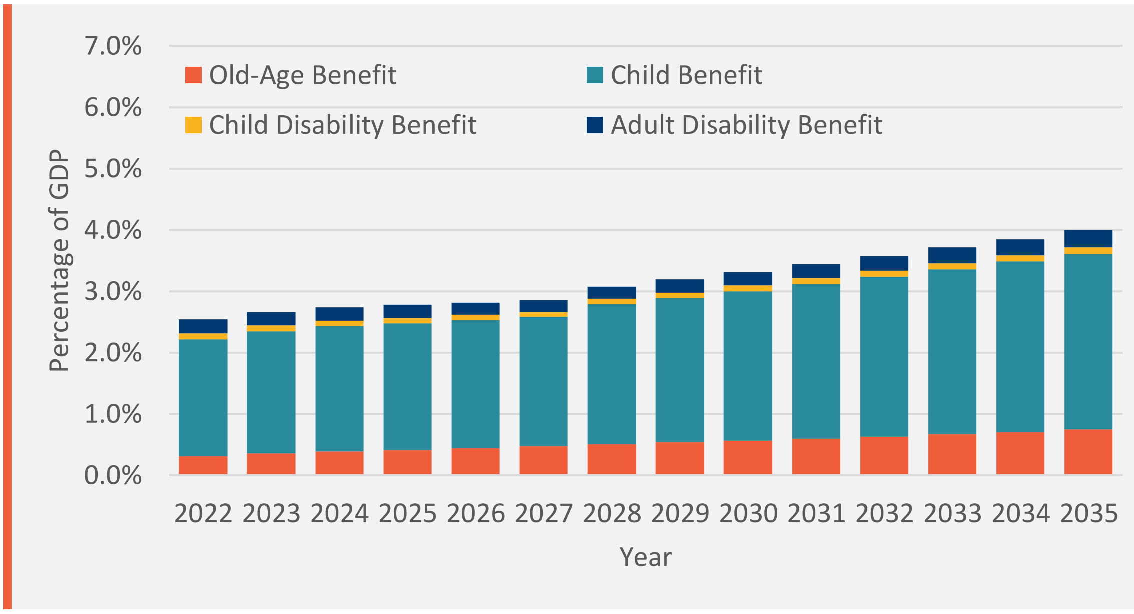
Lifecycle scheme	Eligibility in first year	Expansion of the scheme over time	Monthly benefit value (US$)	Monthly benefit value (% of GDP per capita)	Cost of scheme in first year
Universal child benefit	All children aged 0-11 years	Children stay on the scheme until their 18th birthday	S$6	6%	1.89%
Universal child disability benefit	All children with disabilities aged 0-17 years[89]	Constant	US$15	15%	0.10%
Universal adult disability benefit	All adults with disabilities aged 18-69 years[90]	Upper age eligibility decreases in line with pension until scheme reaches 18-64 year olds	US$15	15%	0.23%
Universal old age benefit	All older persons aged 70+	Age eligibility decreases each year until scheme reaches 65+	$15	15%	0.31%
Total					2.54%

If Sudan were to build this proposed system of universal lifecycle benefits, this would require an investment of just 2.54 per cent of GDP in 2023, gradually increasing to 3.99 per cent of GDP in 2035, after which the costs as a percentage of GDP would gradually decline as the economy grows (see Figure 5-2 for costs up to 2035). This would be much lower cost than the former subsidy system, which cost an estimated 7 per cent of GDP in

[89] Assumes disability prevalence rate of 1 per cent among children.
[90] Assumes disability prevalence rate of 3 per cent among adults.

2018.[91] Crucially, the universal lifecycle proposal would also be substantially lower cost than the World Bank's SFSP, requiring less than half of the cost of the SFSP in the first year of the proposed lifecycle programmes 2.54 per cent of GDP compared with 6.10 per cent), and would be more sustainable. Focusing on lifecycle contingencies means governments would be more able to offer higher benefits to those with the greatest requirements as well as recognising that different lifecycle benefits have different purposes: for example, disability benefits and social pensions should provide income replacement so are likely to require far higher benefit levels than, for example, a child benefit. As well as being cheaper, the proposal is also likely to be particularly effective at reducing poverty – since children, persons with disabilities and older persons tend to be particularly vulnerable to income insecurity– making it much better value-for-money.

Figure 5-2: Level of investment required to build a full universal lifecycle social protection system in Sudan over time



Source: Analysis using data from UN World Population Prospects and IMF World Economic Outlook databases

[91] World Bank (2020c).

6 Conclusions

In a global context where food and economic crises are exacerbating nutrition and income insecurity for all, while at least four billion people still lack any access to social protection benefits, the universal social protection agenda is more urgent than ever. However, despite the apparent high-level public consensus on universal social protection that has emerged between the World Bank and ILO since they signed their partnership on Universal Social Protection 2030, in practice they continue to take radically different approaches. The Bank has re-interpreted the concept of universal social protection so that it aligns with its poverty-targeted approach, while failing to show much significant change to its practices on the ground. The Bank continues to endorse a narrow poverty-targeted approach, financing low-coverage 'poor relief' schemes and social registries that attempt to identify the 'most needy'. In this way, there is a disconnect between the discursive endorsement of universal social protection at the leadership level of the Bank and the programming that the Bank finances and promotes on the ground.

To reconcile this discrepancy, the Bank has introduced the idea of 'progressive universalism' and other new understandings of core concepts. The idea builds on the concept of 'progressive realisation' which is a cornerstone of a human rights framework but provides a specific re-interpretation of the concept, arguing that universality begins with poverty targeting and that universal social protection (in other words, an absence of means testing) will be achieved over time. Yet, there is no clear, evidence-based pathways through which this can be achieved. Essentially, the World Bank has argued that targeted benefits are universal ('all will receive protection *when they need it*') while universal benefits are targeted (using the concept of categorical targeting to achieve this equivalence).

By introducing these new concepts and re-defining the meaning of universality from that set out by the ILO in 2012 and reinforced at the ILC in 2021– and which has been accepted globally since the Universal Declaration of Human Rights was agreed – the conceptual distinction between poverty-targeted and universal benefits has been blurred. By equating the two approaches as essentially the same, there is a danger that both the evidence around the ineffectiveness of means testing and the principles at the heart of the universal social protection agenda are not kept in clear view to policymakers. While poverty-targeted programmes can play an important function within universal social protection systems, providing a last resort, and low cost, safety net for those who may still fall through the cracks, they are not equivalent to universal benefits as they cannot be the core building blocks of universal social protection floors.

The World Bank's interpretation of 'progressive universalism' to justify its continued use of poverty targeting does not align to the core principles outlined in the ILO's R202 on social protection floors. Firstly, this approach is simply not capable of realising universal access to social protection. Instead, its narrowly targeted approach, which is usually unpopular with citizens and the main taxpayers, is unlikely to provide the political incentives to expand. Further, the dynamic nature of poverty and vulnerability means that poverty targeting is unable to even meet its own objective of 'reaching the poor'. Secondly, the approach is not compatible with the human rights principle that requires states to allocate the maximum of their available resources to realising human rights. Thirdly, this approach is unable to realise the right to dignity and inclusion, with international experience showing that poverty-targeted programmes can actively harm the rights of beneficiaries and non-beneficiaries.

Overall, it is encouraging that 'universal social protection' has garnered such consensus across influential international development players, but there is a danger that the term has become such a broad umbrella concept that it is no longer useful for the primary purpose of R202: to act as a standard and guidance for governments to deliver on citizens' right to social protection. At present, the World Bank is re-interpreting language to disguise its continued use of a 'same old' approach.

Moving forward, international organisations such as the World Bank – and the constituency governments of donor countries that hold significant influence as major shareholders – have a responsibility to ensure that they are clear on the evidence and conceptual differences of options available to policymakers as they seek to build effective national social protection floors. While poverty-targeted programmes can play a small role in contributing to universal systems, there is a risk that concepts such as 'progressive universalism' – as interpreted by the World Bank – will blur the distinction between poverty-targeted and rights-based universal approaches. Ultimately, maintaining conceptual clarity and sharing (and being receptive to) evidence on the benefits and shortcomings of approaches will play a fundamental role in achieving universal social protection as actors work together towards such an important and challenging common global agenda.

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Annex 1 Interviews conducted for this study

Basic details of the institutions and departments interviewed for this study are outlined in Table 0-1.

Table 0-1: Details of interviews conducted for this study

Institution	Ministries/Departments	Number of interviews	Date of interviews
Government of France	Ministry for Europe and Foreign Affairs; Ministry of Finance; Ministry of Labour	Detailed written answers provided from across Ministries	June 2022
Government of Finland	Ministry of Foreign Affairs	1	April 2022
Government of Sweden	Ministry of Foreign Affairs	1	April 2022
ILO	Social Protection Department (including former members of staff with historical knowledge of the formulation of R202)	4	April 2022
World Bank	Social Protection and Jobs Practice	1	April 2022