Social Protection and Vulnerability, Risk and Exclusion Across the Life-Cycle

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- Social protection interventions at key stages across the life-cycle contribute towards breaking the intergenerational transmission of poverty.
- Poverty and vulnerability analysis help identify sources of risk and exclusion that are related to life-cycle changes and intergenerational factors, and help inform appropriate social protection responses.
- Based on a ‘life-cycle analysis’, policymakers can design social protection systems in a holistic way and ensure that individual instruments complement one another to progressively achieve universal coverage and predictable and cumulative benefits to individuals and households to promote pro-poor growth and reduce social exclusion.

Introduction

This good practice note provides a people-centred perspective on the design and implementation of social protection systems. It recommends greater analysis of risk and vulnerability across the life-cycle to inform the design of social protection mechanisms in order to increase their effectiveness for tackling social exclusion and breaking the intergenerational cycle of poverty.

What is meant by ‘life-cycle’?

The provision of basic social protection to citizens from the ‘cradle to the grave’ (Beveridge Report, 1942) was the fanfare aim of the welfare state system created in the UK in the post-1945 period. Since this expression was first coined, the concept of addressing the needs of a population ‘across the life-cycle’ has been in common use by social policymakers in a range of contexts, and with varying definitions.

The meaning of the term ‘life-cycle’ is two-fold: ‘Firstly, the life-cycle’ reflects a continuum of age-stages where the needs of an individual changes through their life, from conception to death. However, changing needs are not solely related to chronological age.

Secondly, the term ‘life-cycles’ refers to the different stages and events of life which an individual or household passes through, and which often bring with it a different status given to individuals such as becoming a widow/er, a single mother, an adolescent, or unemployed.

In a rapidly changing world, an individual does not conform to a linear sequence of life stages relating solely to age (birth; education; marriage; work; nurturing; old-age). Instead, the individual may follow a cyclical pattern as life-events, often due to changing
economic, social and spatial changes - such as death of a relative, accident, loss of job, migration of household members - which lead to changes of a person’s role and responsibilities and require him/her to revisit certain cycles (Bonilla Garcia, A. and Gruat, J.V., 2003).

**Vulnerability analysis at different stages of the life-cycle**

There is increasing recognition that chronic poverty results from the cumulative impact of discrimination, risk, vulnerability and exclusion across an individual’s life-cycle and between generations. For definitions of risk and vulnerability, refer to the “Policy Guidance Note”).

Thus the multiple factors contributing to vulnerability across the life cycle are not only related to chronological age (children, young people, older people) and life stage (adolescent men, widows). In addition it is important to consider how social and cultural factors such as ethnicity, gender, disability and religion intersect with chronological age and life-stages.

Thus, changes in individual and household life-cycles will influence vulnerability, just as changing levels of risk and vulnerability can mark a shift from one life-cycle to another: ‘One enters a new life-cycle when the set of risks and certainties that define the level of vulnerability, changes in a positive or negative way’ (Bonilla Garcia et al., 2003).

The following table provides an overview of the different types of vulnerabilities faced by individuals at different chronological age stages. It highlights how social and cultural factors particularly gender, are a key determinant of vulnerability and risk. The table focuses on employment-related risks and vulnerabilities (refer to “Social Protection and the Informal Economy” chapter).

**Table 2. Changing risks and vulnerabilities across the life-cycle**

<table>
<thead>
<tr>
<th>Age stage</th>
<th>Example risks and vulnerabilities</th>
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<tr>
<td>Early years 0-4</td>
<td>- Poor maternal and early nutrition leading to stunted growth and other life-long negative health impacts</td>
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<td></td>
<td>- Poor cognitive development if early care and stimulation inadequate, with lifelong impact</td>
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<tr>
<td></td>
<td>- Acute vulnerability to disease and infection/ poor access to health services</td>
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<tr>
<td></td>
<td>- Exposure to hazardous environments relating to poor housing and/or parents’ work</td>
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<tr>
<td></td>
<td>- High dependency: risk from loss of parent/carer</td>
</tr>
<tr>
<td></td>
<td>- Disability through lack of early intervention</td>
</tr>
<tr>
<td></td>
<td>- Neglect and discrimination of girls</td>
</tr>
<tr>
<td>Age stage</td>
<td>Example risks and vulnerabilities</td>
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</tbody>
</table>
| Children 5-11    | - Risk of not attending school because of domestic or income-earning responsibilities or lack of household income to pay for school related costs  
                  - Inability to benefit from schooling because of added burden of domestic or income-earning responsibilities  
                  - Particular issues for girls: not prioritised for investment in education/ domestic responsibilities/ vulnerability to sexual exploitation when attending school  
                  - Insufficient food or poor diets increasing likelihood of illness  
                  - Dependency: risk from loss of parent/carer                                                                                                                                 |
| Adolescents 12-24| - Vulnerability of (especially girl) children to early withdrawal from school due to lack of parents/family income  
                  - Impact of triple burden of work, unpaid care and schooling  
                  - Risks from early marriage and child-bearing  
                  - Lack of access to training/formal employment leading to entry into high risk employment categories  
                  - Increased risk of HIV and AIDS infection as individuals become sexually active  
                  - Increasing vulnerability of girls due to gender based violence                                                                                                                                 |
| Young adults mid-20s/30s | - Lack of access to credit/ asset building opportunities  
                          - Lack of employment or further training/development  
                          - Loss of employment/ reduced income earning potential for women through pregnancy and childcare  
                          - Reduced household income relating to HIV and AIDS prevalence, and other illnesses                                                                                                                                 |
| Middle adults    | - Loss of employment or employment insecurity through care for younger and older family members (particularly women)  
                  - Loss of partner’s support through temporary or cyclical migration as well as death, illness, abandonment leading to increased responsibility for dependents  
                  - Acquired disability through hazardous employment or other practices                                                                                                                                 |
| Older people     | - Loss of income when work is lost due to age discrimination, frailty/illness etc.  
                  - Work in informal sector throughout life means that there is no contributory pension provision  
                  - Poor health in later life due to poor nutrition, multiple childbirth, poor working environment and lack of health care in earlier years  
                  - Continuing to work to support self and dependents in low-income earning and often physically disabling jobs  
                  - Discrimination against widows/ lack of inheritance rights for women  
                  - Widow’s loss of access to late husband’s family resources  
                  - Increased childcare responsibilities where middle age adults have been lost to HIV and AIDS, leaving dependent children in the care of grandparents  
                  - Increased likelihood of age-related disability and chronic illness                                                                                                                                 |

The above table reflects how the nature of risk and vulnerability is influenced by interlinked lifecycle, inter-generational and social exclusion factors. Poverty experienced in childhood, for example, is likely to have negative consequences over the course of a person’s life in terms of nutritional and health status, personal development
and opportunity linked to education, self-esteem, assets and access to labour markets. Research studies demonstrate the way in which low socio-economic status of parents is often transmitted to the next generation.

There is also a crucial link in the evolution of life-cycles between generations and between breadwinners and dependents. For example, the loss of employment of a parent can bring an entire household into a new and more vulnerable life-cycle. These links are illustrated clearly in contexts where mortality of prime age adults due to HIV and AIDS and conflict, as well as migration of wage-earners can lead to an increasing burden on older people to care for young children and other dependents. The burden of care, which is often characterised by intergenerational links, is a major factor in determining vulnerability. For example, 6 million children in sub-Saharan Africa are cared for by their grandparents in ‘skipped generation households’ (HAI, 2004). Households including both older people and children are, on average, the poorest households in Africa (Kakwani and Subbarao, 2005).

Why is a lifecycle approach issue important in the context of pro-poor growth?

In the context of rapid globalisation, economic growth is recognised as uneven and often contributes to increasing inequality. In the absence of significant investment by governments in social policy, the benefits of economic growth do not “trickle down” to bring about improved social and human development. On the contrary, poor and socially excluded groups find it increasingly difficult to escape the chronic poverty trap which, in the context of climate change and soaring food prices, puts large numbers of people who live just above the poverty line at risk of sliding into poverty (Chronic Poverty Report 2008-09).

These developments, as well as the rapid pace of change lead to growing uncertainties, result in increased risk and vulnerability for those already trapped in poverty or on the brink of it. Furthermore, rapidly changing demographic trends illustrate how different countries are at different stages of demographic transition. For many of the poorest and most fragile countries, one concern is the ‘youth bulge’ with a growing number of young people struggling to find work. Over the next 40 years this trend will reserve and by 2050 the proportion of older people in the developing world will more than double from present rates to over 20% of the total population, while the proportion of children will drop by 10% (UN Commission for Social Development, 2001).

The extent to which the poor are able to participate in economic growth or be recipients of family and government support is critical. Pro-poor growth policies, therefore, need to focus not just on poverty levels, but on those trapped in a cycle of poverty and those on the brink of it. A life-cycle approach to poverty reveals that exclusion from growth is multi-dimensional and intergenerational. Failure to break the cycle of chronic poverty will hold back economic growth and widen the gap between those that benefit and those who do not. Poor people will remain trapped in low-return activities and unable to increase their productivity and contribute to economic growth by investing and/or taking economic risks.

Unlocking economic growth potential in poor and middle income countries depends on investment in human and social capital development, and social protection systems have a crucial role to play in tackling the chronic poverty and exclusion which hold back economic growth. A greater emphasis on life-cycle analysis in understanding vulnerability, risk and exclusion can help highlight the links between investments in
human capital development and productivity at key points of the life-cycle and contribute to pro-poor growth.

A life-cycle approach to vulnerability analysis which emphasizes intergenerational issues can also lead to a greater recognition of the economy of care. While analysts tend to focus on the productive capacity and potential of human capital, less attention is paid to the ‘re-productive’ activities necessary to support production, and this includes the provision of care to children and other dependents.

The role of social protection in tackling vulnerability across the life-cycle

A package of social protection instruments that impact at critical stages of the life-cycle can contribute significantly to breaking the intergenerational transmission of poverty. Such a package of predictable and secure incomes might include the following instruments:

- Child support grants
- Disability grants
- Non-contributory pensions, often referred to as social pensions
- Unemployment/working age support
- Free access to healthcare services

The ILO campaign to extend social security for all, for example, argues for a basic minimum package which includes the above mechanisms, in order to create a ‘global social floor’ by reaching all those currently living in poverty and exclusion. But it is not simply that the above mechanisms target certain identified ‘vulnerable groups’. Their overall impact derives more from the way in which the different mechanisms interact with and support one another in reducing vulnerability across the life-cycle in such a way that the benefits are cumulative.

Instruments such as child, disability support grants and social pensions impact at life-stages when vulnerability is more acute and which are often described as pre- or post-productive.

The above instruments prevent already poor households from falling deeper into poverty as well as reducing the risk of those households on the brink of poverty from sliding back into it when faced with shocks linked to life-cycle changes such as the injury or death of a breadwinner.

The key characteristic of all of the above schemes is that they provide regular and predictable household income, enabling households to use and invest this income as they see fit in order to invest at key life-stages (e.g. education of children) and to build the assets needed (physical, human and social) to reduce their vulnerability. In this way, social protection mechanisms contribute to a process of empowerment as individuals and households make their own decisions when it comes to making the investments needed to break the cycle of poverty.

These instruments also contribute to the development of human capital because they have an impact on poverty and opportunity at household level. There is a large and growing body of evidence that child-oriented social transfer programmes increase the nutritional, health and educational status of children with long-term developmental
benefits. Both conditional (e.g. in Brazil and Mexico) and unconditional cash transfers (e.g. the South African child support grant) demonstrate impressive human capital gains. Initial estimates of the long-term impact of these developmental gains in childhood suggest large increases in adult earnings for children who have benefited from the South African child support grant which will outstrip the original investment in the grant by an estimated 160%-230% (Aguero et al., 2007).

Social pensions have been shown to contribute to overall household income and are directed to support education, improved food intake, health and income generation and reduce inter-generational poverty. This is particularly found in skipped-generation households and those with a high proportion of older people and/or children who often have the pension as the sole source of income, for example in those countries of southern Africa with universal or near-universal pensions (Barrientos et al., 2002). In South Africa, the self-reported health status of women improves dramatically at 60 when they become eligible for a social pension (HAI, 2004): improvements in the health and social status of the pension recipient support the care-giving role of the older person in skipped-generation households. There is also evidence that spending on children’s health and education is prioritised by older people in receipt of a pension: in South Africa, girls living in a household with an older woman in receipt of a pension are 3-4 cm taller than girls in households with older women who do not receive a pension; and, in rural Brazil, pensions are strongly associated with increased school enrolment, particularly of girls aged 12-14 (HAI, 2004).

The examples given in the table below summarise the way in which the above instruments work together to address vulnerability of specific risks across the life-cycle of the individual and household, and across the generations.

**Table 3. Evidence of impact of different instruments across the life-cycle**

<table>
<thead>
<tr>
<th>Risk</th>
<th>Evidence of impact of different instruments across the life-cycle</th>
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<tbody>
<tr>
<td>Hunger/ negative impact on child development</td>
<td>• Social transfers improve nutritional status among both adults and children (Sridhar et al., 2006) and encourage food production while stabilising local demand for food and encouraging higher-risk/higher-return market enterprise.</td>
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<td></td>
<td>• There is evidence that spending on food is prioritised, including social pensions being spent on providing food to all members of the household (Samson et al., 2007).</td>
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<td></td>
<td>• Providing cash transfers direct to mothers is an effective strategy to improve child nutrition (DFID, 2005).</td>
</tr>
<tr>
<td>Risk</td>
<td>Evidence of impact of different instruments across the life-cycle</td>
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</tr>
<tr>
<td>Poor individual/intergenerational health</td>
<td>• Free access to health care have a positive impact on long term health of all household members, especially children. As life-long poverty and poor nutrition/diet leads to early ageing/frailty, access to free health care in old age is crucial to reduce disability and suffering from chronic illnesses.</td>
</tr>
<tr>
<td></td>
<td>• Improvements in nutrition lead to immediate and intergenerational health improvements, e.g. improved maternal health, reduction in child malnutrition and stunting with positive impact across the life-cycle.</td>
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<tr>
<td></td>
<td>• Improved education of girls as a result of families being enabled to invest in education also has positive impacts for future health and well-being.</td>
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<td></td>
<td>• Social protection instruments which provide free access to ART can keep mothers alive and improve child health/well being as well as contributing to reduction of mother to child transmission.</td>
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<tr>
<td></td>
<td>• Access to health services for older people and provision of medication for ageing related health problems enable older people to remain active and contributing to households income/needs.</td>
</tr>
<tr>
<td>Exclusion from education contributing to poverty across life-cycle</td>
<td>• Regular and predictable household income through cash transfers supports parents and carers to make a long term investment in their children’s education.</td>
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<tr>
<td></td>
<td>• Reduced pressure on children to contribute to household income through work enables them to attend school regularly.</td>
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<tr>
<td></td>
<td>• Learning benefits accrue from improved child nutrition (see above).</td>
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<tr>
<td></td>
<td>• Cash transfer schemes can increase school attendance as carers tend to prioritise spending on children’s education. In Namibia a significant proportion of old age pensions is spent on children’s education (Devereux, 2001).</td>
</tr>
<tr>
<td>Risks relating to employment</td>
<td>• Improvements in child health and education improve future opportunities for employment.</td>
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<tr>
<td></td>
<td>• There is some evidence that the Social Cash Transfer Scheme in Malawi has reduced the need for female and child headed households to resort to ‘risky behaviour’ (i.e. transactional sex) to survive (Schubert and Huijbregts, 2006).</td>
</tr>
<tr>
<td>Discrimination and dis-empowerment</td>
<td>• Regular income through cash transfers and the knowledge that social assistance/access to services are received as a right can improve dignity, self-worth and status within the community among those who tend to be socially excluded, e.g. older widows – with long term impact on their dependents.</td>
</tr>
<tr>
<td></td>
<td>• Legislation to tackle discrimination as part of a comprehensive social protection programme can have positive impact on empowerment and status of socially excluded groups such as disabled people (e.g. disability rights legislation) and women (e.g. inheritance and land ownership).</td>
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<tr>
<td></td>
<td>• Women and girls are disproportionately represented among the most excluded: cash transfers such as child support grants made direct to women can increase their status and bargaining power, while increased opportunity for girls to access education can bring gender equity benefits across the life-cycle.</td>
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</tbody>
</table>
What knowledge gaps, considerations and lessons learnt exist in relation to life-cycle approaches to social protection?

**Key knowledge gaps**

Evidence is emerging of the impact of social protection programmes on vulnerability across the life-cycle, but there is little evidence of life-cycle analysis being used systematically to identify gaps and neglected risks of the poor at different lifecycle stages. While the attention of policymakers often focuses on identified vulnerable groups, such as specific age groups, a life-cycle analysis at the planning stage of how these groups relate to one another in the context of risk and vulnerability is often lacking and is rarely systematic.

Whilst research has been undertaken on the impact of child grants and pensions on children and older people (although there is a startling absence of information on disability issues), there is limited analysis of impact across the life-cycle such as the interplay between social protection interventions at different stages of an individual’s life-cycle or longer-term intergenerational impacts.

Because of the absence of systematic life-cycle analysis, little is known about the success of social protection programmes in setting in train sustained improvements in households’ ability to withstand shocks (DFID, 2006).

In particular there is a knowledge gap as to how mechanisms that address unemployment and sickness across the life-cycle (such as employment guarantee schemes, fee-waiver and tax-based health access) protect households from the impact of shocks which project them into new and more challenging life-cycles. This is largely due to the lack of unemployment and sickness mechanisms in developing countries.

**Key considerations**

**Means-tested vs. universal approaches**: There is growing evidence that transfers which are allocated according to category (e.g. age/ disability) and then applied universally (nationally and non-means tested) are very effective in tackling vulnerability across the life-cycle (Barrientos and Lloyd-Sherlock, 2002). Universal categorical transfers reduce the risk of exclusion errors, which can occur with vulnerability and means-tested targeting approaches. Categorical transfers that are perceived as an entitlement are more likely to promote empowerment rather than stigma (Rawlings, 2004).

Universal categorical transfers are simple to manage and have much lower administrative costs than means-tested programmes, which are also divisive and can stigmatise beneficiaries.

The only advantage of programmes targeted at the poor when compared to universal programmes is that their overall cost is less. But, by focusing on poor people, such programmes often have limited political support. In contrast, universal programmes are usually politically very popular and are more likely to be seen as an entitlement with the benefits being felt across all members of society. Consequently, they are less vulnerable to the political changes or economic shocks which could lead to the erosion of means-tested programmes targeted at a politically excluded minority (Cornia and Steward, 1993). It is important that targeting choices should be based on poverty diagnostics including life-cycle analysis and be context-specific.

**Conditionality**: The majority of conditions attached to social transfers are intended to encourage investment in child development, including health and education, and
improved health for older people, for example through regular visit of health services. The expectation of impact is that investment in human capital helps to break the intergenerational transmission of poverty. There is debate surrounding the appropriateness and effectiveness of this approach in developing countries where the existing social, education and health infrastructure is extremely weak and capacity to monitor and manage conditional schemes costly and can be counter-productive. Furthermore, there is no evidence that the conditions are the cause of improved school attendance and health status of children in countries such as Brazil and Mexico. Given similar impacts among unconditional programmes, it is likely that cash is the main cause of behavioural change. What is clear is that the withdrawal of benefits due to non-compliance of conditions can have a devastating effect of children and the wider family.

**Impact on traditional systems:** There are fears that social protection provision might undermine traditional coping mechanisms, many of which depend on intergenerational support. However there is more evidence to suggest that new resources are nearly always additive (Kakwani, N and Subbarao) and may in fact prevent traditional systems from breaking down completely and can help improve reciprocity in families and communities (Clacherty et al., 2008). This is particularly relevant in contexts where traditional coping and support mechanisms are being eroded by factors such as conflict, migration, and HIV/AIDS, often resulting in higher numbers of orphans and vulnerable children (Clacherty et al., 2008).

**Child investment:** Concern is sometimes raised that increasing focus on and investment in social transfers may lead to funds being diverted from social welfare services which provide support and protection for the most vulnerable children (e.g. early childhood education and care, structures for early detection of abuse/neglect, protection from child labour or trafficking) (Giese, 2007). This response is understandable given competing demands for government resources in all countries. However, social transfers needs be viewed as complementary to social welfare services through improving economic security at household level.

**Channelling social transfers:** Careful thought needs to be given to how social transfers are channelled. Unless additional mechanisms are adopted to reach minors living alone, transfers channelled through adults risk missing vulnerable children who may be unaccompanied (e.g. street-living, bonded labour). Extra vigilance may also be needed to ensure social transfers benefit those who may be discriminated against within the household (e.g. disabled children, child domestic workers, females in some contexts, older people), with consequent negative impact for their development and continuing exclusion (Giese, 2007).

**Absence of the ‘voice’ of those living with high levels of risk and vulnerability:** The social protection debate needs to move beyond governments, donors and the international aid community. Those who are trapped in chronic poverty have no meaningful political voice and lack effective political representation’ (Chronic Poverty Report 2008-09). As a result, many social protection mechanisms and systems have been and are being developed without reference to the needs and realities of those whom they seek to reach. Recent developments such as the setting up of an African wide civil society platform on social protection, advocating for and with disadvantaged and socially excluded groups, are important steps to enable poor people to demand their citizens’ rights and engage with government in the choice of delivery mechanisms for social protection.
Lessons learned

**Lifecycle analysis at the planning stage:** A recognition of the links between vulnerability, lifecycle and intergenerational issues is implicit in the South African Constitution. This compels the state to ensure the ‘progressive realisation’ of the universal right to social security through the development of a comprehensive social security system. Drawing on this vision, the Taylor Committee Report on social security in South Africa recognises that a patchwork of social grants is insufficient to tackle poverty effectively, and that social protection instruments need to be comprehensive and universal. The Committee recommends the progressive phasing in of new instruments to support existing ones (e.g. child benefits), while gradually extending those already introduced (e.g. increasing the eligibility age for child support grants and lowering the pension age). Thus, a life-cycle approach enables policy makers to ensure complementarity and cost-effectiveness, ensuring that there are no coverage gaps in social protection provision.

**Linking children at risk to complementary services:** The Programa de Erradicação do Trabalho Infantil (PETI) in Brazil has not only been effective in reducing child labour as a whole (and increasing school attendance and attainment) but has also decreased the probability of children working in higher-risk activities. (Tabatabai 2006; Yap et al., 2002; Rawlings, 2005)

**Key Recommendations for Donors and Partner Governments**

**More systematic life-cycle analysis** is important for the effective development, monitoring and evaluation of social protection programmes: Life-cycle analysis can provide a powerful framework for better understanding vulnerability and interdependence within households, and for identifying the intergenerational factors and opportunities crucial for breaking the cycle of poverty.

**Importance of disaggregated poverty data:** In order to support an improved focus on life-cycle issues, data for policymaking and programme design needs to be disaggregated by age, gender, ethnicity and disability.

**Importance of linking social protection mechanisms with complementary services to enhance life-cycle impacts:** It is important that governments aim for an appropriate balance of spending between social protection and other services. In developing countries, spending is usually skewed towards health and education services, with limited spending on social security - in sharp contrast to the situation in developed countries.

**Importance of policy coherence:** Many developing countries governments already invest in a range of programmes aimed at reducing vulnerability across the life-cycle. However, often there is no policy coherence with different ministries not engaging with one another. National political coordination and review of existing schemes are crucial to ensure an appropriate mix of systems.

**Support initiatives to strengthen the ‘voice’ of vulnerable groups:** Particular efforts need to be made to create opportunities for those at risk at different stages of the lifecycle to access policy fora and channels in order to express their views on their needs, priorities and realities.

Social protection programmes need to be understood as a long-term investment for social and economic transformation rather than as a short-term safety-net: A greater focus on vulnerability across the life-cycle and breaking the intergenerational transmission of
poverty highlights the transformative potential of social protection programmes if supported over the long-term.

**Importance of political sustainability:** Long term political commitment to social protection programmes is essential if they are to be effective in tackling vulnerability and exclusion across the life-cycle in a sustainable way.
Notes

1. Castañeda et al, (1999), for example, conducted a study on inter-generational transmission of poverty in 16 countries in Latin America and found that ‘the number of siblings, mother’s and father’s education and income are strong variables determining the chances of young children completing secondary education – a minimum level considered necessary for permanent exit out of poverty’.

2. The impact of migration on a household is complex. Whilst remittances can support vulnerable household members economically, migration of working age adults often increase the care giving burden and lead to labour constraints of the remaining household members who are mostly younger, older or disabled family members.

3. Other policies and programmes to combat exclusion and discrimination are also important. These include legislation, removing barriers to services etc.

4. This view does not take into account the economic contributions of younger and older people, particularly in contexts where they are playing an increasingly important role as caregivers.

5. The World Bank’s Social Risk Management Framework (SRM) provides an analytical tool to understand risks and responses relating to events, but it is weak on analysing how coping mechanisms are eroded over time through continuous stress rather than isolated events.

6. Argues that increase in stigma represents a cost of targeting approaches.

7. Found that a switch from a universal to a targeted approach in 8 schemes led to a reduction in the real value of the subsidy over time.


9. Reports of the Taylor Committee into a social security system for South Africa, Department of Social Development, SA, 2003.

10. While most social assistance programmes do not have the reduction of child labour as a stated objective, a survey of CCT programmes in Latin America and the Caribbean concludes that they “are also effective in reducing child labour” (Rawlings, 2005).
References


