Extending Social Security to the Excluded
Are Social Cash Transfers to the Poor an Appropriate Way of Fighting Poverty in Developing Countries?

© 2009 Lutz Leisering and SAGE

FLOOR is an interdisciplinary research group, partly funded by Deutsche Forschungsgemeinschaft.

Principal investigators:
Benjamin Davy (School of Spatial Planning, Dortmund University of Technology), Ulrike Davy (Faculty of Law, University of Bielefeld), and Lutz Leisering (Faculty of Sociology, University of Bielefeld)

www.floorgroup.de
# Table of contents

Abstract ............................................................................................................................ 2  
Social cash transfers – the rise of a global issue ............................................................. 3  
Extending social security - the question of appropriateness ........................................ 4  
Social cash transfers I: Non-contributory (‘social’) pensions ..................................... 5  
Social cash transfers II: Social assistance ................................................................. 8  
Social cash transfers III: Conditional cash transfers ............................................... 10  
Taking stock of SCT:  
global spread, diversity and appropriateness ............................................................. 13  
The wider context:  
consensus and conflict in global social policy .......................................................... 20  
Acknowledgements .................................................................................................... 23  
Notes ............................................................................................................................ 23  
References .................................................................................................................... 24
Abstract

Formal social security in developing countries has long been centred on employees in the formal sector of the economy. The majority of the population has been excluded. Since the 2000s international organisations have called for extending the coverage of social security. This article analyses a recent strategy of extending social security, social cash transfers (SCT) to the poor. The article traces the rise of SCT as a global issue, then describes and classifies SCT in the global South, and inquires into the ‘appropriateness’ (J. Midgley) of SCT in a development context. We find that SCT have spread to all world regions and that SCT covers a highly diverse institutional landscape. Evidence on appropriateness is inconclusive at this early stage of SCT. As yet, the call for social security for all is largely ‘decoupled’ (J.W. Meyer) from the realities of developing countries. But the semantics ‘SCT’ has opened up a new arena of consensus and conflict in global social policy.

Key words: social cash transfers, social assistance, exclusion, poverty, global social policy, development policy

Formal social security in the global South has long been centred on the employed in the formal, mostly urban sector, with an emphasis on social insurance. Recent initiatives like the ILO's campaign for extending the coverage of social security systems – ‘Social Security for All’, initiated in 2001 (ILO, 2001; van Ginneken, 2003) – or the call for ‘extending social security to all’ by the International Social Security Association (ISSA 2007) have highlighted the needs of persons excluded from the core schemes of social security, especially persons in the informal sector and in rural areas. A recent strategy to include the excluded relies on ‘social cash transfers’ (SCT). International organisations are picking up the issue and developing countries are setting up various income schemes referred to as SCT. In Western countries, social assistance caters for persons inadequately covered by the core schemes of social security. While social assistance is an established instrument for fighting poverty and social exclusion in the global North, cash transfer schemes have long received little attention in the international development community.

‘Social cash transfers’ is a new term of the global political language. The term covers a highly diverse institutional landscape without clear-cut boundaries. Some international organisations see SCT as part of the vision of a ‘global social security floor’ (ILO, see Cichon and Hagemejer, 2007), that is, as an element of global social citizenship.

This article first sketches the rise of SCT as a global issue, then goes on to discuss the issue of appropriateness of Western models in a developmental context, and then describes and classifies the diverse systems referred to as SCT. We depict the goals, the institutional settings, the social requisites, and the effects of SCT in

Floor: Financial Assistance, Land Policy, and Global Social Rights
order to explore the appropriateness of SCT. In the final section we address wider issues of global social policy raised by SCT.

Social cash transfers – the rise of a global issue

The 1990s witnessed the rise of SCT and since 2005/2006 they have been on the global political agenda. However, there is still little knowledge about SCT. Since they are mostly promoted or shaped by national or international development agencies that adhere to Western models, the question arises how appropriate SCT are in a developmental context. Long before the current SCT wave in developing countries, colonial powers had installed relief systems modelled on European poor laws (Midgley, 1984: 106-109).

Research on SCT is still in its infancy. Most studies – many of which are reports for developmental agencies – focus on a specific scheme in a country, on selected types of schemes, especially on non-contributory pensions (Barrientos and Lloyd-Sherlock, 2002; Palacios and Sluchynskyy, 2006) and on conditional transfers (de la Brière and Rawlings, 2006), or on selected regions (for Asia, see Howell, 2001, for Latin America see the UNDP International Poverty Centre). In contrast, this article aims to cover (almost) all SCT in developing and transitional countries to enable a summary analysis and a classification of SCT. Since social assistance and SCT are not well covered by the standard international data bases on social security systems, and original worldwide studies have only just begun (ODI 2006), this article is based on an analysis of the broad range of existing case studies and selective overviews.

The meaning of ‘SCT’ is rather vague. ‘Cash’ marks the difference to transfers in kind which are familiar instruments for alleviating acute poverty. The term ‘social’ is less specific. Usually it implies an orientation of benefits to need (rather than achievement or merit) and redistributory financing by taxes or international funds (rather than contributions). SCT display some characteristics of Western social assistance. Social assistance is a last resort benefit scheme based on need, utilizing a means-test and aiming to support general subsistence (rather than addressing specific needs like health or education). Schemes commonly referred to as SCT may deviate from the ideal type in various respects, especially conditional cash transfers (which are not fully need-oriented) and universal social pensions (which are not means-tested although most social pensions are).

In the global debate, SCT are sometimes portrayed as a response to limitations of earlier policies (e.g. van Ginneken, 1999, 2003; Palacios and Sluchynskyy, 2006: 6). First, social groups have been identified whose members have only a limited capacity for self-help. These are primarily families with members afflicted with HIV/AIDS, persons with disabilities, single mothers, and the elderly. These groups indicate limitations of the dominant self-help oriented policies. Second, the expansion of social security has centred on the formal, mostly urban sector, especially through social insurance, while excluding persons in the informal sector and in rural areas. Third, the conventional transfers in kind to the poor such as food distribution, subsidies and food stamps are increasingly being considered as inef-
fective, except in the case of disaster relief (e.g. DFID, 2005).

More general changes in global poverty discourses may also have contributed to the rise of SCT. This includes the 1990s shift from universal to targeted approaches (Devereux, 2002: 2), the rediscovery of poverty as the no. 1 global problem in the 2000s (Noël, 2006) and the recent redefinition of poverty as a human rights problem (OHCHR, 2004), including a notion of SCT as a human rights issue (DFID, 2005; Kulke, 2007, for the ILO; Künnemann and Leonhard, 2008, for German NGOs and FIAN). In Latin America, electoral interests of politicians have been a major force. The interaction between domestic policies and global factors in the rise of SCT remains to be researched.

Extending social security - the question of appropriateness

As early as the 1980s, James Midgley had raised the question of the ‘appropriateness’ of Western models of social welfare, including social assistance, for developing countries (Midgley, 1984: 205). Appropriateness refers to the fit of Western models in a development context. Midgley (2007) makes a case for what he calls ‘reflective transnationalism’ and ‘syncretic’ policies, denoting a middle way between a mere replication of Western models (theoretically underpinned by early theories of modernisation) on the one hand, and ‘policy indigenisation’ on the other. What is deemed ‘appropriate’, depends on normative criteria and the policy goals which prevail in a given setting. But (in)appropriateness also refers to an observed malfunctioning of systems stemming from a transfer of goals, instruments, and institutions from one setting to another.

Are SCT appropriate? First, is the very concept of SCT appropriate in a developmental setting? (conceptual appropriateness). This facet of appropriateness refers to the basic principles of SCT as defined earlier (need orientation, means-test, subsistence). Second, is the implementation of the concept appropriate? (institutional appropriateness). This facet of appropriateness refers to the institutional design and the operative details of SCT, especially to the level and standards of benefits, the definitions of entitlement, take-up and coverage, and administrative structures and finance.

A first indicator of appropriateness is the effectiveness of SCT schemes. Does a scheme reduce poverty? Does it achieve further goals? Does it entail undesired side-effects? A second indicator is whether or not economic and financial constraints in developing countries act as a hindrance to sustain SCT (economic and financial viability). A third indicator is whether the institutional fabric of SCT schemes is well adapted to the social conditions in developing countries: to the social problems in hand, to institutional capacities and to societal conditions (social viability, institutional adaptation). These indicators will be used in a later section to assess the evidence on SCT.

The idea of SCT has indeed long been contested in mainstream development policy circles and still does not meet with universal support (cf. Johnson and Williamson, 2006: 50). SCT are often seen as mere handouts, not as a self-help device. The idea of helping people to help themselves is the dominant paradigm of devel-
development policy. Cash transfers may then appear to be non-sustainable or even counter-productive, making recipients dependent rather than enabling them to provide for themselves. The liberal argument dovetails with the social democratic concern about stigmatising the poor. Such misgivings weaken the political support of SCT both in developing countries and among donors. Moreover, mass poverty in developing countries may be seen as calling for structural developmental policies rather than individualised cash payments. Regarding implementation, developing countries, so another argument goes, cannot afford basic income maintenance. Moreover, in countries with a less monetarised economy cash benefits are more difficult to target and may be less adequate than in advanced market societies. Similarly, the pronounced rural-urban divide and other divides typical for developing countries make Western notions of a national minimum difficult to sustain.

Based on an overview analysis of SCT in developing and transitional countries, we propose a classification of SCT into three types to be analysed in more detail in the subsequent sections: non-contributory (or ‘social’) pensions, social assistance (for diverse groups), and conditional cash transfers (money for work or for participation in education or health).

Social cash transfers I: Non-contributory (‘social’) pensions

Non-contributory pensions are mostly tax-financed and involve a means test (see Barrientos and Lloyd-Sherlock, 2002, and the survey by Palacios and Sluchynskyy, 2006). Social pensions have been neglected since the emphasis of sustainable welfare policies has long been on investing in children and adolescents. However, especially the spread of HIV/AIDS in Africa has triggered the insight that the elderly can also contribute to social development. Grandparents may head multi-generational households in which the parents’ generation is afflicted by, or has died of the disease (Barrientos and Lloyd-Sherlock, 2002:2; HelpAge International, 2003: 2).

Social pensions normally target a certain age group (persons from the age of 60, 65, 70 or 75) but often also include people with disabilities, widows, orphans and, less frequently, incapacitated persons (Table 1). Only social pensions in some small countries are universal (not means-tested). Johnson and Williamson (2006) make a case for spreading universal pensions more widely.

<table>
<thead>
<tr>
<th>Country</th>
<th>Target group(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Universal schemes</td>
<td></td>
</tr>
<tr>
<td>Bolivia</td>
<td>old persons</td>
</tr>
<tr>
<td>Botswana</td>
<td>old persons</td>
</tr>
</tbody>
</table>
Brazil (rural areas)  old persons, people with disabilities, survivors (with some time spent in rural family business)
Mauritius  old persons, people with disabilities and widows
Namibia  old persons, people with disabilities and invalids
Nepal  old persons, destitute widows, people with disabilities
Samoa  old persons

 Means-tested schemes
Armenia  only survivors
Argentina  old persons, people with disabilities, survivors, the incapacitated
Azerbaijan  old persons, people with disabilities and survivors
Bangladesh  old persons, widows
Barbados  old persons, people with disabilities unfit for employment
Belize  old persons (only women)
Brazil (urban areas)  old persons and persons with disabilities
Chile  old persons, people with disabilities
Costa Rica  old persons, people with disabilities, survivors, the incapacitated
Cuba  old persons, people with disabilities, survivors
Georgia  old persons, people with disabilities and survivors
India  old persons, people with disabilities and survivors; in some areas including widows
Kazakhstan  old persons, people with disabilities and survivors
Kyrgyzstan  old persons, people with disabilities and survivors
South Africa  old persons, people with disabilities, war veterans (World War II, Korean War) or incapacitated
Trinidad and Tobago; Antigua and Barbuda, Bahamas, Bermuda  old persons and people with disabilities
Benefits. Benefits are normally in the form of regular monthly cash payments. The benefit level varies widely between countries and is normally below the level of contributory pensions. Universal pensions tend to be low. Higher benefits, sometimes corresponding to a minimum wage, are paid in Uruguay, Brazil and South Africa (Coady et al., 2003: 24).

Administration and take-up. Non-contributory pensions are mostly centrally administered, for example by a governmental organisation (as in Argentina, Brazil, Chile and Cuba) or by the social insurance institute (for example in the Bahamas, Barbados, Costa Rica, Uruguay) (Mesa-Lago, 2001: 210). In South Africa regional authorities administer the system (Coady et al., 2003: 88). Payments are organised by governmental authorities, by banks, post offices or private agencies, including cooperation between public, private and non-profit organisations (Barrientos and Lloyd-Sherlock, 2002: 22). Especially in poor rural areas, paying benefits can be difficult and costly. In some parts of Namibia and in South Africa private mobile banks (money machines) serve pay points in remote areas. In some countries non-take-up of social pensions is high, especially if members of the target groups cannot easily reach the cash facilities. This leads to exclusion errors (non-take-up of benefits by persons who are entitled), though few inclusion errors occur (take-up of benefits by persons not entitled).

Finance. Benefits are mostly financed through central government taxes. In Bolivia, proceeds from privatisation of state property have also been used. In the Bahamas and in Uruguay some funds are transferred from the social insurance system (Mesa-Lago, 2001: 195). Spending on social pensions is remarkably low in most countries, making up only 1-2 per cent of GDP or less. Administrative costs are low because the target group can be easily identified.

Effects. Studies mostly report positive and intended effects of social pensions (for Latin America see Bertranou et al., 2004; for universal schemes see Johnson
and Williamson, 2006) but a negative impact on work incentives and take up of contributory pensions is discussed (Palacios and Sluchynskyy, 2006: 29f., van Ginneken, 2007: 52). Social pensions reduce poverty, even beyond the individual recipient, since the elderly mostly live in multi-generation households. Many recipients have never before had such a reliable income (Lund, 2001: 127). For example in South Africa and in Brazil, pensioners are considered by banks to be credit-worthy (Møller and Ferreira, 2003: xxxv).

Pensions also have an impact on the social relationships within families and between genders. Pensions may reduce the dependency of old persons on their family, ‘restoring the elderly to the status of assets, instead of the liabilities they had come to be to their families in the past’ (Saboia, 2003: 51). Pensions may contribute to empowerment, especially among women. They also enable pensioners to invest in their grandchildren, for example in families affected by HIV/AIDS, or to give money to their children for setting up a small business. Pressure on girls to work for the survival of the family may be reduced, enabling them to attend school (Barrientos and Lloyd-Sherlock, 2002: 12). There is also evidence of a positive impact of pensions on the health of the elderly.

In economic terms social pensions can even act as a positive incentive. In Brazil, pensions enabled higher investment in family farms: ‘The regularity, certainty, and liquidity of pension benefits meant that they played a key role in shifting households from subsistence to surplus agriculture’ (Barrientos and Lloyd-Sherlock, 2002: 17). In South Africa the number of small family enterprises increased. The purchasing power created by pensions flows into the local economy (Barrientos and Lloyd-Sherlock, 2002: 17; Global Report 2003: 352). Barrientos and Lloyd-Sherlock (2002: 7; see also Howell, 2001) conclude that ‘pension policy is also development policy.’

Social cash transfers II: Social assistance

Unlike many Western varieties, social assistance schemes in developing or transitional countries are often restricted to one or a few target groups and only cover a fraction of the poor. The contribution to poverty reduction is therefore limited. Table 2 displays the diversity of target groups. Only the schemes in urban China, South Korea and in Uzbekistan cover, at least theoretically, all needy persons.

A strongly institutionalised system has existed in Uzbekistan since 1994. It is called the Mahalla system because for administration and implementation it relies on the traditional districts and elderly councils of the Islamic communities called ‘Mahalla’. There are approximately 10,000 Mahallas in Uzbekistan, some of them newly created, with 150-1,500 households each (Coudouel and Marnie, 1999: 447). In 1999, China introduced a Minimum Living Standard System (MLSS) in major cities in 1999, after pilot projects had been carried out since 1993. The MLSS, which mainly caters to the unemployed, the elderly, and other needy persons, is probably closer to modern Western social assistance than any other comparable scheme in developing countries (Shang and Wu, 2004). In 2000, South Korea introduced a modern ‘People’s Minimum Security System’, with an individual legal right to
social assistance. The Korean system is probably the most modern and most westernised type of social assistance in any non-Western country.

Table 2:
Social assistance in selected developing and transitional countries – target groups

<table>
<thead>
<tr>
<th>Country</th>
<th>Target group(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Albania</td>
<td>families with children</td>
</tr>
<tr>
<td>Armenia</td>
<td>families with children in households below 60 per cent of the minimum wage</td>
</tr>
<tr>
<td>Chile</td>
<td>families with children below 16 and pregnant women</td>
</tr>
<tr>
<td>Ecuador</td>
<td>families with children, old persons and people with disabilities</td>
</tr>
<tr>
<td>Kazakhstan</td>
<td>refugees, foreigners, stateless persons, people with disabilities, persons in education or vocational training, aged beyond 80 years and children below seven</td>
</tr>
<tr>
<td>Kyrgyzstan</td>
<td>old persons, mothers with five or more children, old mothers with disabled children (not means-tested)</td>
</tr>
<tr>
<td>Mauritius</td>
<td>poor people, especially relatives of prisoners and abandoned spouses, especially with dependent children</td>
</tr>
<tr>
<td>Mozambique</td>
<td>households with an seriously underfed child or an underfed pregnant woman; persons beyond the age of 60 (or with disabilities) living on their own; single mothers with at least five children</td>
</tr>
<tr>
<td>People’s Republic of China</td>
<td>urban scheme (Dibao, Minimum Living Standard System): theoretically all needy citizens, especially those unfit for work (widows, people with disabilities, ill persons, elderly) and long-term unemployed</td>
</tr>
<tr>
<td></td>
<td>old rural scheme (Wubao): theoretically all needy peasants; benefits mostly in kind</td>
</tr>
<tr>
<td></td>
<td>families with children</td>
</tr>
<tr>
<td>Romania</td>
<td>programme 1: parents with children between ages one and six</td>
</tr>
<tr>
<td></td>
<td>programme 2: parents with children with severe physical or mental disability, between ages of 1 to 18</td>
</tr>
<tr>
<td>South Africa</td>
<td>all citizens (new scheme, since 2000)</td>
</tr>
<tr>
<td>Taiwan</td>
<td>Persons with disabilities, old people (farmers and fishermen) and others without means</td>
</tr>
<tr>
<td>Uzbekistan</td>
<td>the poor (programme 1, community-based), children (programme 2)</td>
</tr>
<tr>
<td>Vietnam</td>
<td>Persons with disabilities, victims of war and of natural disasters</td>
</tr>
</tbody>
</table>

**Floor:**

Financial Assistance, Land Policy, and Global Social Rights
Yemen
Orphans, widows, divorced women or women living on their own, persons with disabilities, the poor, old people, families without head of household, needy households with imprisoned or recently discharged head of household

Zambia
10 per cent of the poorest households of a region that lack household members with working capacity

**Benefits.** Social assistance is normally paid as a monthly sum. In most countries benefits are below the national minimum (poverty line). Dominated by fiscal considerations, the schemes mostly fail to alleviate poverty substantially. One of the exceptions is the small social cash transfer pilot programme initiated by the GTZ (now taken over by DFID) in Zambia which reduces, but does not abolish, poverty (Schubert, 2005).

**Administration.** Administrative agencies and procedures vary widely, including ministries, other national organisations, quasi-autonomous governmental organisations and committees from local communities. In Uzbekistan the above-mentioned Mahallas decide about applications. ‘Thus, the scheme relies essentially on local knowledge of living standards and needs.’ (Coudouel, Marnie and Micklewright, 1999: 48). Another system which relies on local knowledge, but with a more specific religious basis, is the Zakat system found in large Islamic countries like Pakistan and Egypt. Zakat is a gift of the better-off to the poor to which the better-off are obliged by Islamic doctrines. Governments in Islamic countries use this institution to ‘integrate community responses with statutory provisions.’ (van Ginneken, 1999: 28). Another, though secular community-based system of poor relief is the older socialist Wubao system in Chinese villages (see Table 2).

**Finance.** As with other SCT, spending on social assistance is low, for example 0.1 per cent of GDP in Uzbekistan and 2 per cent of the state budget in Mozambique. Funding comes from national as well as international sources.

**Effects.** Due to low benefits and poor targeting (for example in Yemen and Egypt), social assistance schemes contribute little to alleviating poverty. Some countries have a fair record. A good example is Mozambique, where in 1995, four years after its introduction, social assistance covered 75 per cent of all extremely needy (‘destitute’) urban households, which amounted to 15 per cent of all urban households (Schubert, 1995). Under the Uzbekian Mahalla system, the extent of inclusion errors is low, that is, the elderly councils succeed in selecting primarily needy persons. However, exclusion errors are substantial. The GTZ scheme implemented in Zambia demonstrates that a well-organised social assistance scheme can have a positive impact on both families and the economy (Schubert, 2005).

Some social assistance schemes aim specifically at families (see Table 2). Social assistance then acts as child benefit or family allowance.

**Social cash transfers III: Conditional cash transfers**

Conditional transfers are hybrid systems, seeking to combine the aim of securing a
living with behavioural aims (for an overview see Fiszbein and Schady 2009). The idea is to foster behaviour that may contribute to reducing the risk of poverty in the long term (sustainability; Tabor, 2002: 18). Hence, these schemes are not purely or primarily need-oriented. Trade-offs between the two sets of aims may occur. Another inherent problem of conditional transfers is their paternalist tendency.

Conditional transfers, particularly found in Latin America, include food-for-work, money-for-work (public works, workfare, employment programmes), food-for-education, and money-for-education. ‘Food-for …’ programmes have been criticized as ineffective and costly.

Money-for-work (public works). These employment schemes are often organised in small projects with time-limited financing. The schemes tend to be crisis relief rather than regularly paid assistance. They may be successful in reintegrating workers who are able to work but have dropped out of the labour market (Howell, 2001b: 330). Latin American countries – Argentina, Brazil, Chile, Costa Rica, Jamaica, Mexico and Peru – resorted to employment and qualification measures in the wake of the 1995 economic recession (Marquez, 2001). In 1996 Argentina introduced Trabajador, in 2002 Jefes y Jefas de Hogar Desocupados was installed as a response to another recession. Such programmes may also cater for seasonal workers (Marquez, 2001: 294) or victims of drought, as in the case of rural employment schemes in Brazil. The schemes are administered by public authorities, NGOs and local communities (Argentina and South Africa), while private agencies operate under the Bolivian emergency social fund (Coady et al., 2003: 21). In Indonesia, schemes are run by public-private partnerships (Tambunan, 2003). The National Rural Employment Guarantee Act of 2006 in India represents a more recent type of scheme designed to cover all rural areas till 2010 and to go beyond crisis relief (van Ginneken, 2007: 49).

Funding comes from national or international sources. The Argentine Trabajador programme started without external resources (100 mio. US $ in the first year, 1997) which were later supplemented by international aid. The Indonesian programme Jaring Pengaman Sosical (Social Safety Net Measures) established in 1997 was financed exclusively from external resources. When these resources were depleted, the programme ended (Gough, 2001; see also Cook et al., 2003: 232-233). That is, external funding may not be a reliable source for creating the continuity so essential for SCT.

Money-for-education. Money-for-education programmes are also referred to as targeted human development programmes (THDPs) and are mostly found in Latin American countries (Table 3).

Table 3:
Money-for-education schemes in Latin America and the Caribbean

<table>
<thead>
<tr>
<th>Country</th>
<th>Scheme, year of introduction</th>
<th>Number of beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Argentina</td>
<td>Programa Familias por la inclusión social (since 2004)</td>
<td>454,000 households (2006)</td>
</tr>
</tbody>
</table>
Children in poor households often have to work to contribute to the family income. Money-for-education schemes aim to counteract this (Legovini and Regalia, 2001: 4). These programmes respect the human dignity of the recipients more than public works since the participants are not degraded to second-class workers. Money-for-education measures also avoid clientelist provision of food. ‘They are, therefore, a good substitute to the old assistencialist policies’ (Lavinas, 2001: 18). Some programmes additionally require participants to attend medical examinations and classes in nutrition, care and hygiene (Legovini and Regalia, 2001: 12; for Nicaragua, see Rawlings and Rubio, 2003). Benefits are mostly paid to the mother who is expected to use the money in the best interests of the child. Thus, the position of the mother in the household is strengthened. The Brazilian Bolsa Escola scheme started as a pilot scheme in 1995 and spread nationwide in 2001, reaching 98 per cent of all communities (Morley and Coady, 2003: 120), and has been part of the broader Bolsa Familia scheme since 2003 (Lavinas, 2006: 108, 113-116). All in all, the programme is very effective on both accounts, poverty reduction and participation in education, although the effects may be short-term (Lavinas, 2001: 18).

Money-for-education schemes sometimes serve as a platform for broader schemes that reflect an integrated, multi-dimensional approach to poverty (s.b.), as in the move from Bolsa Escola to Bolsa Familia in Brazil or from Progresa to Oportunidades in Mexico (see Table 3).

Due to the relative success of the Latin American conditional transfer schemes,
international organisations have considered transferring the model to African countries (Global Report 2003: 354). However, it remains to be seen if schemes designed for middle-income countries can succeed in low-income countries of a more rural character with high birth rates (see ILO and UNCTAD, 2001; Global Report 2003). Schubert and Slater (2006) are sceptical about such a transfer.

Taking stock of SCT: 
global spread, diversity and appropriateness

The comprehensive survey presented in this article has revealed that social cash transfers are more widespread in developing and transitional countries than is commonly known or suggested by existing studies that were restricted either to certain world regions or to specific types of schemes. At the same time the notion of SCT has made a career in the global development debate.

At least 58 non-OECD countries, Mexico and South Korea have SCT. The way SCT have spread seems to confirm that this type of scheme has Western origins. Since the 1990s, the schemes have spread to poor and better-off countries alike. This supports Barrientos’ (2007) observation of a significant expansion of tax-financed social security schemes (including SCT) over the past two decades. The timing of the rise of SCT could indicate the influence of universal global ideas which developing countries adopt irrespective of their particular domestic conditions (as generally stipulated by John W. Meyer’s world polity theory; Meyer et al., 1997). However, there are some economic and regional affinities: non-contributory pensions are more common in middle-income countries like South Africa and Brazil, while social assistance for diverse groups is more common in poorer countries, like Zambia. Highly developed countries, however, namely China and South Korea, have the most advanced social assistance schemes akin to Western models. Truly universal non-contributory pensions are only found in very small countries. Conditional transfers are particularly found in Latin American countries.

In fact, the uniform semantics ‘social cash transfers’ covers a very mixed bag of schemes, with diverse target groups, aims and administrations (Table 4). Some schemes are well institutionalised regarding law, administration and benefit standards while other (most) schemes are rudimentary, with little resemblance to Western social assistance. Some schemes e.g., in Latin America, cover millions of people while other schemes are small, with just a few thousand clients. Some schemes are donor-driven while others have become an independent concern of the national government. There are well-established schemes as well as experimental ones.

Are SCT appropriate? We have specified three indicators of appropriateness: effectiveness; economic and financial viability; and social viability/institutional adaptation.

Effectiveness. Major SCT schemes operate successfully. This is a first indication that SCT may be appropriate for developing countries. SCT may measurably reduce poverty, potentially yielding more short-term effects than other anti-poverty
policies as required by the Millennium Development Goals. That is, SCT have responded well to some of the failures of earlier policies and to new social problems. For some types of SCT, the assessments found in the literature are predominantly positive, especially for non-contributory, ‘social’ pensions and for money-for-education schemes (Table 4). Social assistance close to Western models seems to work best in better-off countries like South Korea and (urban) China. However, the landscape of SCT is changing fast and research is insufficient. It is too early to make definite judgements. Moreover, with growing size of SCT, the chance for negative side-effects will grow.

SCT may have even wider social and economic effects beyond the reduction of poverty. At least three of these are: (a) Cash transfers can vitalize families. Money for grandmothers who look after their grandchildren whose parents have died through AIDS, as well as money for single mothers may strengthen social relationships among kin and activate the help capacity within the family. (b) Cash transfers can promote social respect and individual autonomy of the poor. The status of elderly family members is heightened when they have an income at their own disposal. Social pensions may be used by the pensioners to contribute to food and education for the children living in the household. The aged become agents of help within the family. The status of women can likewise be heightened, especially when payments are made directly to them rather than to the husbands. (c) Cash transfers can have positive economic effects by creating demand in local markets. The poor acquire purchasing power which may lead to multiplier effects triggering economic dynamics (Schubert, 2005). Regarding possible negative side effects (see Palacios and Sluchynskyy, 2006, and Farrington et al., 2005: 8), the literature has no strong evidence that SCT make people dependent to a substantial degree.
Table 4: The three main types of social cash transfers compared

<table>
<thead>
<tr>
<th>Non-contributory pensions</th>
<th>Social assistance</th>
<th>Conditional cash transfers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Target group(s)</strong></td>
<td></td>
<td>a) money for work</td>
</tr>
<tr>
<td>the aged</td>
<td>persons threatened</td>
<td>(public works)</td>
</tr>
<tr>
<td>people with disabilities</td>
<td>by starvation</td>
<td>b) money for education</td>
</tr>
<tr>
<td>widows</td>
<td>victims of natural</td>
<td></td>
</tr>
<tr>
<td>orphans</td>
<td>disasters</td>
<td></td>
</tr>
<tr>
<td>war-disabled persons</td>
<td>poor families with</td>
<td></td>
</tr>
<tr>
<td>the incapacitated</td>
<td>children</td>
<td></td>
</tr>
<tr>
<td></td>
<td>pregnant women</td>
<td></td>
</tr>
<tr>
<td></td>
<td>living by themselves</td>
<td></td>
</tr>
<tr>
<td></td>
<td>single mothers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>refugees</td>
<td></td>
</tr>
<tr>
<td></td>
<td>youth on vocational</td>
<td></td>
</tr>
<tr>
<td></td>
<td>training</td>
<td></td>
</tr>
<tr>
<td></td>
<td>relatives of</td>
<td></td>
</tr>
<tr>
<td></td>
<td>prisoners</td>
<td></td>
</tr>
<tr>
<td></td>
<td>diverse other</td>
<td></td>
</tr>
<tr>
<td></td>
<td>groups</td>
<td></td>
</tr>
<tr>
<td></td>
<td>total population</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(urban China; Uzbekistan)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>a) poor persons fit for work</td>
</tr>
<tr>
<td></td>
<td></td>
<td>low-paid workers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>informal workers</td>
</tr>
<tr>
<td></td>
<td></td>
<td>urban unemployed</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(some rural)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>unemployed women</td>
</tr>
<tr>
<td></td>
<td></td>
<td>b) families with children</td>
</tr>
<tr>
<td><strong>Official aims</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>poverty reduction</td>
<td>a) bridging</td>
<td></td>
</tr>
<tr>
<td>enabling a life in dignity</td>
<td>temporary</td>
<td></td>
</tr>
<tr>
<td>improving the medical</td>
<td>unemployment (esp.</td>
<td></td>
</tr>
<tr>
<td>condition</td>
<td>during recession)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>reintegration in</td>
<td></td>
</tr>
<tr>
<td></td>
<td>the labour market/</td>
<td></td>
</tr>
<tr>
<td></td>
<td>work</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b) investing in</td>
<td></td>
</tr>
<tr>
<td></td>
<td>human capital,</td>
<td></td>
</tr>
<tr>
<td></td>
<td>preventing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>intergenerational</td>
<td></td>
</tr>
<tr>
<td></td>
<td>transfer of</td>
<td></td>
</tr>
<tr>
<td></td>
<td>poverty</td>
<td></td>
</tr>
<tr>
<td></td>
<td>basic social</td>
<td></td>
</tr>
<tr>
<td></td>
<td>security</td>
<td></td>
</tr>
</tbody>
</table>
### Targeting

- **two stages:**
  - categorically defined target group
  - individual means test
  (in some cases: universal)

- **two or three stages:**
  - geographical targeting
  - categorically defined target group and/or individual means test

#### Payment of benefits

- authorities
- banks
- private agencies (mobile money machines)

- banks
- authorities

- diverse, mostly central

#### Administration

- diverse, mainly central community based

- central

#### Finance

- taxes
- transfers from social insurance funds

- taxes
- international donors

#### Effects (positive and negative)

- reduction of poverty
- enhancing the status of the recipient in the family
- improving health
- support of women, children and HIV/AIDS households
- multiplier effects
- disincentive effects
- (work, contributory pensions) discussed in the literature

- often limited effectiveness:
  - limited poverty reduction
  - exclusion errors
  - low benefit level
  - regional bias

- autonomy of recipients curtailed (paternalism)

- trade-off between poverty reduction and promotion of desired behaviour
  - a) limited reduction of poverty, pacification during recession
  - b) poverty reduction
  - improved education, nutrition and health
  - positive impact on gender relationships
  - little disincentives
  - multiplier effects

---

**Table 4 continues**
Overall assessment

reduces poverty positive effects on social integration
negative effects uncertain
coordination with contributory pensions becomes issue

variegated implementation, few empirical studies, mostly negative assessment in the literature
South Korea, urban China and, in some respects, Uzbekistan come close to the Western model of social assistance

a) mixed assessments
b) successful beyond poverty reduction (poverty prevention through social investment); hybrid system (poverty reduction and behavioural aim) with possible trade-offs; not need-oriented

may serve as basis for broader integrated programmes

Source: Author’s account, from an analysis of the literature

Economic and financial viability. We found that SCT can operate under the economic and financial constraints typical for developing countries. This is illustrated by the resources needed to finance such schemes (see the elaborate analysis by Pal et al., 2005, adopted by DFID, 2005: 20 f.; and Cichon and Hagemejer, 2007). Most schemes (e.g., in Brazil, South Africa or Namibia) require 0.2 –2 per cent of GDP or 2-5 per cent of development assistance. If only the poorest are targeted, SCT can address mass poverty and still be affordable.

At the same time, the non-economic requirements of setting up and sustaining SCT should not be underestimated. One major requirement is of a political nature. In developing countries, as well as in donor countries, there must be an explicit and sustained political will to institutionalise SCT (emphasized as early as 1984 by Midgley, 1984: 206). Such a political will has long been lacking and is only slowly growing. Fear of ‘dependence’ and work disincentives due to ‘hand-outs’ has often prevailed. Related mutual expectations in negotiations between developing countries and donors have long prevented the rise of SCT (Schubert, in Leisering et al. 2006). SCT need to be embedded in a broader culture which recognizes the right to receive assistance. However, the legitimacy of social assistance also tends to be weak in Western countries.

Social viability (institutional adaptation). The results of our survey show that the institutional design of many SCT schemes is adapted to the social conditions of developing countries in many ways, with marked differences to European models. These differences include:

- benefit levels mostly below subsistence
- less standardisation of benefit levels with pronounced differences between administrative agencies, areas, and over time
- coverage confined to the very poor, selected social groups, and/or the long-term poor
• more elaborate methods of targeting in the face of addressees from the informal sector and remote rural areas
• less-formalised implementation, especially the involvement of local community groups and schools in targeting the needy
• and less-individualised use of benefits by the beneficiaries, some of whom channel the money into their families, thus linking formal cash payments with informal social security.

These adaptations indicate that SCT deviate systematically from key norms of Western social policy such as formal bureaucracy, individualism, universalism and professionalism. However, considering that many schemes are rather recent, and that original comparative research is not yet available, it is difficult to decide whether certain deviations of SCT from European models of social assistance indicate (a) appropriate adaptations to developmental conditions or rather (b) deficiencies that reveal the inappropriateness of the very concept of SCT or (c) a developmental time-lag that could be mended by future reforms, catching up with European models, as suggested by early modernisation theories or theories of global diffusion. South Korea which introduced a Western style rights-based national social assistance scheme in 2000 (and, to a degree, China) could be understood as evidence for hypothesis (c). Similarly, de Neubourg, Castonguay and Roelen (2007: 37-39), in their analysis of ‘lessons from the European experience’, suggest a gradual transfer of European models.

Hypothesis (b) – conceptual inappropriateness revealed – would be supported by the findings of our study showing that many schemes are rudimentary and/or operate badly, and that currently only two types of SCT, social pensions and money-for-education schemes, have received an overwhelmingly positive evaluation. Both types deviate from Western models in major ways: CCT are not need oriented in a strict sense, and social pensions are restricted to one social group which is easy to target and present as being ‘deserving’. It could be that the ideal type of Western social assistance – including full need orientation and coverage of all persons in need – remains utopian in a developmental context. Even some Western schemes fall short of this ideal type. Some schemes in developing countries, e.g. Chile Solidario (s.b.), could even inform Western policy-makers. Ultimately, the assessment of SCT depends on normative criteria, for instance, the extent of exclusion and inclusion errors which is deemed acceptable.

Table 5 systematises the critical issues in the administration of SCT schemes in developing countries, juxtaposed with strategies pursued in developed countries. Some of the reform perspectives described in Table 5 reflect assumptions akin to hypothesis (c) (modernisation) while others suggest adaptations to developmental contexts (hypothesis (a)).
Table 5: Critical issues in the administration of social cash transfer schemes

<table>
<thead>
<tr>
<th>Critical issue</th>
<th>Social assistance in developed countries</th>
<th>SCT in developing countries</th>
<th>Reform perspectives in developing countries</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Defining standards</strong></td>
<td>benefit standards well defined, aims specified</td>
<td>no or poor definition of benefit standard</td>
<td>move towards Western models or low and loosely defined benefit standards as appropriate strategy?</td>
</tr>
<tr>
<td></td>
<td>national minimum income standard</td>
<td>low level of benefits</td>
<td></td>
</tr>
<tr>
<td></td>
<td>expert knowledge (scientific methods, data collection, indicators)</td>
<td>time limits for payment of benefits, unreliable payment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>juridification: individual right to benefits; entrenched in statute or in Constitution</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>reliable and open-ended benefit payment, depending on need (no time limits)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Targeting</strong></td>
<td>formalised, bureaucratised means-test</td>
<td>exclusion errors (excluding persons with entitlement), inclusion errors (leakage; including person without entitlement); creaming the poor; clientelism regional bias: excluding persons in remote and/or poor areas</td>
<td>balancing targeting and transaction costs (accepting some leakage/inclusion errors) choice of targeting mechanisms depending on local conditions combining different targeting mechanisms using advanced payment technology to reach remote clients payment to mothers (not fathers)</td>
</tr>
<tr>
<td></td>
<td>mostly self-targeting, calculated exclusion errors (passive institutionalisation)</td>
<td>high transaction costs in rural areas poor knowledge and confidence of the needy</td>
<td></td>
</tr>
<tr>
<td></td>
<td>few inclusion errors (contested)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Institutional control capacity

<table>
<thead>
<tr>
<th>High capacity</th>
<th>Low institutional control capacity</th>
</tr>
</thead>
<tbody>
<tr>
<td>national administrative standards</td>
<td>low client orientation of agencies, low qualification of staff</td>
</tr>
<tr>
<td>formal bureaucracy, social professions, expert knowledge</td>
<td>no/inadequate use of partnerships public/private/civil society</td>
</tr>
<tr>
<td></td>
<td>insufficient coordination between levels of government</td>
</tr>
<tr>
<td></td>
<td>corruption, clientelism</td>
</tr>
</tbody>
</table>

Cooperation between public, private and civil society actors
Increased coordination between levels and spheres of government
Qualifying staff; use of organisational advisers
Increasing client orientation
Fighting corruption and clientelism

Funding

<table>
<thead>
<tr>
<th>National, subnational</th>
<th>Limited public and private resources</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxes</td>
<td>unstable flow of resources, both national and international</td>
</tr>
<tr>
<td></td>
<td>poorly developed tax system</td>
</tr>
</tbody>
</table>

Mixed finance by more than one level of government
Donor funding for starting a scheme
Creating more reliable and more long-term donor funding, e.g. under Poverty Reduction Strategy Papers (PRSP)
Country-led approach through Poverty Reduction Budget Support (PRBS)
Concentrating resources on effective schemes
Reforming the tax system

Source: Author’s account, from an analysis of the literature

The wider context: consensus and conflict in global social policy

The global rise of SCT marks a departure in global politics. First of all, SCT are a new field of global social policy. New semantics of the ‘social’ have entered the
global debate – ‘social cash transfers’, ‘social pensions’, ‘social assistance’. While core areas of social policy like health and pensions have been on the global agenda for some time, social assistance – a marginal, yet fundamental scheme in Western welfare states - had long been absent. SCT indicate a new stage in the ‘socialisation’ of development policy, that is, the increasing emphasis on social protection in development policy (cf. Holzmann et al., 2003: 1). Second, the move towards SCT implies a paradigm shift in development policy. The idea of SCT restricts the principle of self-help which has dominated development policy, based on the recognition that fundamental goals like social inclusion and poverty reduction may require direct provision of money (‘hand-outs’) to individuals. At the same time, SCT redefine and extend the principle of self-help by recognising the agency of the poor as consumers in local markets and carers in their families. SCT go beyond conventional humanitarian aid and crisis relief by monetarising and institutionalising aid. The concept of SCT also differs from older colonial models by granting relief as a right, or even as a human right.

Third, in sociological terms the rise of SCT can be interpreted as a move towards a moral universalism. In social policy research, it is common to distinguish between selective and universal benefit schemes. But the general term ‘universalism’ may also refer to the overall design of social security in a country. In this sense, SCT can make the overall social security system more universal by extending benefits to those excluded by social insurance and other schemes. The recent openings towards the idea of SCT, both in liberal and social democratic discourses of international organisations like World Bank, ILO and ISSA, can be seen to reflect what John W. Meyer conceives as the world cultural norm of universalism.

All this – new policy area, new semantics, new policy paradigm and extended moral universalism – indicates a remarkable, rather unlikely global consensus. But the sources of this consensus are diverse. On closer examination, the move towards SCT is deeply ambivalent and laden with conflict. There is much rhetoric, and political struggles about what kinds of SCT are desirable are taking shape. First, the call for ‘extending social security to all’ (ISSA, 2007) or even a ‘global social security floor’ (Cichon and Hagemeyer, 2007) is strong but, as yet, largely ‘decoupled’ (Meyer et al.1997) from the implementation of SCT in developing countries. Even within programmatic documents of international organisations, grand semantics often boil down to rather slim institutional models. The World Bank mainly advocates CCT and social pensions but ILO blueprints do not come near population-wide basic security either (s.b.). A global social minimum seems elusive.

Second, seen in isolation, SCT mark an expansion of global social policy. But it matters if and how SCT are embedded in a wider social security environment. If SCT are part and parcel of either international or domestic policies of retrenchment geared to concentrating social services to the poor (residualism) while cutting services for broader strata in society, then the rise of SCT indicates a rather diluted ‘socialisation’ of development policy and a minimal moral universalism. SCT are related to the wider welfare environment in three dimensions, each giving rise to controversies over the ‘social’ in the global sphere:
• The overall design of social security in a country: in which wider arrangement of public welfare should SCT be embedded?
• The range of welfare goods: what kinds of benefits, besides cash, are relevant for basic social security? How should the different kinds of benefits be related?
• Policy goals: what broader goals beyond poverty reduction are to be pursued?

Regarding the first dimension, the embedding of SCT in the overall arrangement of public welfare, five models can be distinguished: a rudimentary model with weak institutionalisation of SCT with regard to the four aspects laid down in Table 5; a residual model with some institutionalisation, but with weak prior social security systems; a universal model akin to social democratic concepts that emphasise universal social services; a composite or integrated model which combines strongly institutionalised SCT with strong prior services of a universal or social insurance nature, akin to T.H. Marshall’s defence of social assistance as an indispensable component of social citizenship (Marshall 1981); and an unconditional universal basic income for everyone (see Basic Income European Network, expanded to Basic Income Earth Network since 2004, www.etes.ucl.ac.be/BIEN; for developing countries see e.g. Standing/Samson 2004).

The range of five models is not only a matter of normative choice. Effects of SCT on the wider welfare environment and vice versa have to be reckoned with. Evidence from social assistance in Western welfare states suggests that strong prior benefit schemes (social insurance and universal services) absorb much poverty and avoid overloading SCT (de Neubourg et al., 2007: 37f.). Strong prior schemes may also enhance the legitimacy of SCT while weak prior schemes (residual model, concentrating on the poor) are prone to weaken middle class support for social security at large and lead to poor services for the poor (‘redistribution paradox’, Korpi and Palme, 1998). Moreover, social insurance schemes and SCT must be coordinated with regard to take up and finance (Barrientos, 2007: 114f). Large SCT may give rise to disincentive effects regarding work and saving and cause opportunity costs.

The second contextual dimension of SCT concerns the range of welfare goods to be provided by government. In recent controversies over the shape of global social policy, issues of basic social security play a major role. The notion of basic income security is part of an emerging tripartite agenda that encompasses basic income, basic health services and basic education (see e.g. Pal et al., 2005, an ILO paper). Priorities among welfare goods in a developmental context are contested. The ILO agenda implies that redistributive social policy (cash transfers) should not be played off against social investment (education) - basic social security rests on several pillars. Even within the range of monetary instruments, SCT can co-exist with other schemes, e.g. with micro credit. Following up on the World Commission on the Social Dimension of Globalization (2004), the ILO has proposed a ‘minimum benefit package’ or ‘global social security floor’ which includes health care, family benefits and SCT – in total requiring some 2 per cent of global GDP if spread worldwide (Cichon and Hagemejer, 2007; Kulke, 2007: 137). However, in this model SCT only comprise only social pensions and money-for-work schemes.
A crucial issue is the coordination of services for the poor. Barrientos (2007: 114f) identifies a shift towards integrating cash benefits with a range of basic social services to address multidimensional and chronic poverty. Chile Solidario is a prime example that could inform Western countries some of which, e.g. Sweden, have adopted an integrated approach.

The third contextual dimension refers to the policy goals to be pursued through SCT. Three goals are characteristic of social assistance in Western countries (Leisering et al., 2006: 59): poverty alleviation as the basic goal; social integration as a wider goal; and activation as a strategy emphasised in the social assistance and labour market reforms in the US, Great Britain, Germany and many other countries, under headings like ‘welfare to work’. The weight of each goal is contested, for example, conditional schemes subordinate poverty alleviation to activation. Some SCT enhance cohesion and social integration in families. This includes activating the poor as carers in their families, as investors in their grandchildren and as consumers in markets. However, activation defined as inclusion in the labour market is currently not well served by SCT. Addressing the unemployed will be a major challenge for SCT in the years to come.

All in all, SCT reside somewhere between the vision of a global social minimum, a residual concept of global social policy and wider concepts of social protection. At present, the term ‘SCT’ covers a very heterogeneous range of schemes and diverse concepts of global social policy. To grasp SCT as a global phenomenon, area studies and studies of specific types of SCT which dominate current research should be supplemented by original comparative studies that cover all or many countries in the world and all types of SCT.

Acknowledgements

An earlier version of this paper was presented at Green College, University of Oxford, 6 February 2007, and at the Max-Planck-Institute for Foreign and International Law, Munich, 26/27 October 2007. I thank the audience, especially James Midgley, for helpful comments. I also thank Petra Buhr, Ute Traiser-Diop (Bremen), Bernd Schubert (Berlin) and Nicola Wiebe (formerly German Technical Cooperation, GTZ) for valuable discussions and contributions to a report on SCT commissioned by the GTZ (GTZ, 2006; monograph in German Leisering et al., 2006). GTZ funded work on the report which has informed this article. I also wish to thank three anonymous GSP referees for their valuable comments.

Notes

and Schady 2009), ISSA (2007), OECD (Farrington et al., 2005, a study for the OECD DAC POVNET) and international non-governmental organisations such as HelpAge International (2004), Save the Children, Oxfam and FIAN.


4. For a world society perspective on SCT see more generally Leisering et al. (2006: section 20.2).

5. I am indebted to John W. Meyer for this interpretation.

6. For Mexico see Dion (2008), for international policies see Deacon’s (2005) general criticism of the World Bank’s ‘alliance with the poor’ during the 1980s and 1990s.

References

For detailed programme information and references see Barrientos et al. (2008, with further links and references) and Leisering et al. (2006)


Coudouel, A. and Marnie, S. (1999) ‘From universal to targeted social assistance: an as-


in the world’s social future’. Report and documentation of a feasibility study. Geneva: ILO.


