

A stylized world map composed of a grid of grey dots, with several dots highlighted in red to represent specific regions.

Engendering Social Security and Protection: The Case of Asia

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- Informal labour – with insecurity of contracts or tenure, low pay, and no coverage of unemployment, health or other needs – tends to be the norm in Asia. Informal sector employment is on the rise, with women constituting the bulk of informal workers.
- The current public debates on social security and protection in Asia focus on rights-based approaches and in India, for instance, pit neoliberals against rights activists in a vibrant and often acrimonious exchange. The context for these debates is the inadequacy of basic human development in South Asia.
- Despite many similarities, there are important differences between sub-regions, between South Asia versus Southeast, East, and Central Asia, that determine the focus of social security and protection concerns.
- The path to development based on cheap labour may appear, at least on first sight, to offer an inclusive pathway for women since gaining an income of their own holds the possibility of empowerment. The continuance of this pathway, however, puts tremendous pressure on women in terms of managing their own survival and that of their families. The medium- to long-term solution must therefore be to get men and women alike off of this pathway and to transform the ›precariat‹ by embedding social protection and security in the rights of people.



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1. Introduction

Conceptual clarity about the definition and measurement of social protection and social security is sorely needed. The literature on these subjects can, depending on the context, include or exclude pension funds and unemployment benefits, anti-poverty programmes and social insurance, and health or education programmes fueled by conditional cash transfers, and so on. This list of possible subjects sometimes expands to include others or shrinks to only a few. Thus, a recent major conference on social protection in Asia mainly focused on pension, health insurance, measures for child protection, and micro-insurance (Handayani 2010). While these subjects are undoubtedly of great importance, the choice of what gets included or excluded quite often depends on the political or policy contingencies of the moment. Crisis often drives the choice – note, for example, the current concern over social security in many countries of Europe and North America – while hardly perennial problems, such as the need for child care or support for women's multiple work burdens, often languish.

There are also more fundamental reasons for the shifting terrain of social security and protection. The core of the problem lies in the fact that modern-day social protection largely arose in countries of the North, during the nineteenth and twentieth centuries, to address three types of situations – *aberrant or abnormal* economic situations (unemployment was viewed as such, although this was a highly contested view); *non-aberrant but marginal* situations (old-age pensions used to be viewed in this way); and *minority* situations (such as those of widows, orphans, or the differently abled). Although the specifics have been deeply contested, the essential core was the belief that »normal« economic or life-cycle situations do not require social protection or security.

There are two major reasons why this view has almost always been insufficient. First, the belief that workplace compensation through pay and benefits is adequate is belied by the fact that it has always excluded a significant number of workers, even in the North but especially so in the South, where informal labour with insecurity of contracts or tenure, low pay, and absence of coverage for unemployment, health, or other needs tends to be the norm. For example, Table 1 shows that during 2004-2005, informal workers in India constituted more

than 92 per cent of the workforce overall and also accounted for as much as 47 per cent of the workforce in the formal/organised sector. This percentage has been growing steadily with time and means that even the so-called formal sector of enterprises contains a large informal labour force.

Table 1: Indian workforce by formal and informal sectors and workers, 2004-2005

Workers Sectors	Total Employment (millions)		
	Informal/ Unorganised Workers	Formal/ Organised Workers	Total
Informal/ Unorganised sector	393.5 (99.6 %)	1.4 (0.4 %)	394.9 (100 %)
Formal/ Organised sector	29.1 (46.6 %)	33.4 (53.4 %)	62.6 (100 %)
Total	422.6 (92.4 %)	34.9 (7.6 %)	457.5 (100 %)

Source: National Sample Survey Organisation, 61st Round: Report on Employment-Unemployment, 2004-2005, New Delhi.

Given the predominance of informal workers, it is not surprising that the working poor are the dominant majority, and thus their need for security and protection is the norm rather than the aberration. Based on the report that is the source for Table 1, India's National Commission on Enterprises in the Unorganised Sector – the informal sector is also referred to as the unorganised sector – estimated that 75 per cent of self-employed workers, 67 per cent of regular wage workers, and 90 per cent of »casual« workers were both poor and vulnerable (Sen and Rajasekhar, forthcoming). The Planning Commission of India noted, »The social security schemes in India cover only a very small segment of the workers (...) Out of an estimated workforce of about 397 million, only 28 million workers are having the benefits of formal social security protection. About 24 million workers were covered under various employees provident funds schemes and 8 million workers were covered under the Employee State Insurance (ESI) schemes, in addition to about 4.5 million under the Workmen Compensation Act and about 0.5 million under the Maternity Benefit Act in the year 2000« (Planning Commission 2006: 18). This phenomenon is not particular to India alone, but applies to many Asian countries. Women are generally overrepresented among informal sector workers and hence rarely have access to social security benefits.

Despite this undeniable reality, it is still quite common to use, as for instance Ortiz and Yablonski (2010: 42) do, a traditional classification of social insurance (cushioning risks), social assistance (for those with no other means of support), and other schemes. According to their own classification, however, the category of »other« includes the major components of informal sector and food security programs, among others.

The second reason why the traditional compass of social security has been insufficient is its basis in the male breadwinner model. By focusing on the adequacy of money income or consumption at the household level, it has been blind to the labour and resource needs of the care economy and to the structural inequalities posed by gender power. Social security and protection rarely go beyond maternity benefits to other elements of care, such as child care, and even less to guarantees for the availability of clean fuel, water, or sanitation. Nor does it recognise the gendered patterns of access to resources and responsibility for work that govern who is vulnerable, for what reasons, and at which points in the life-cycle. Although there has been increased recognition that women tend to outlive men and also tend to be poorer than men at older ages, a similar understanding has not seeped in for policies intended to protect them at younger ages.

2. Towards a transformative approach

Inclusion and Exclusion

Given the above, what should be included in social security and protection? The narrow definition focuses on guarantees against vulnerability and shocks, but even so narrow a definition can include the majority of people if vulnerability is a perennial and widespread phenomenon. It may thus have to include not only measures to mitigate the income shocks of temporary unemployment or specific protections for old age, but also may require support against chronic hunger, inadequacy of income from work, and other anti-poverty programmes, such as social insurance. A broader definition would include programmes that focus not on mitigation of vulnerability but on prevention, by focusing on basic human development through guarantees for universal coverage of health and education. The broadest definition, and a more adequate one, addresses the consequences of

social inequality and injustice due to factors such as gender, ethnicity, caste, disability, and religion by specifically focusing on the needs of groups rendered vulnerable by such factors, through, *inter alia*, reservations and quotas, child care, and support for domestic work and the care economy more generally.

Approaches

How should social protection and security be implemented?¹ Social security and protection tends to swing between three points, each representing a distinct rationale for action – a »welfarist« notion of benevolence, a public goods instrumentality, or a rights/solidarity-based approach. Each rationale rests upon a different understanding of the causes of poverty and deprivation and has consequent implications for who should be responsible for addressing the problem – the individual, household, market, or the state.

Welfarist approaches often perceive the causes of poverty as attributable to individual characteristics or behaviours and do not acknowledge the possibility of systemic reasons for deprivation. As such, neither the state nor anyone other than the individual concerned is perceived as having a responsibility for protection or promotion. Addressing the problem is therefore passed on to the voluntary benevolence or philanthropy of non-state, for profit and non-profit actors (Foucault 1991; Lemke 2000).

At the other pole, the rights/solidarity approach² adduces historical and systemic causes that often lie beyond the power of the average poor person or household and places the onus for action squarely on the state, with non-state actors playing a complementary role. Poverty and deprivation are seen as characteristic of specific groups defined and subordinated by economic class, caste, race, ethnicity, gender, or any of a number of other intersecting identities. These identities derive from historical social relations of power and are reproduced by the ongoing political economy. An understanding of this history and political economy is key to recognising that action must be rooted in an affirmation of the empowerment and rights of subordinated people (Sen 1997).

1. This sub-section and the next draw heavily from Sen and Rajasekhar, forthcoming.

2. For a more detailed discussion of solidarity, see Sen 2008.

Somewhere in between these two poles lies the public goods instrumental rationale for collective action. Often arising in historical periods of transition from one to the other pole, this view is less concerned with causes and more with justification for action, whether in terms of the benefits to future growth (as with universal education, health, or gender equality) or governmentality (in terms both of politically managing dissatisfaction and of ensuring that citizens are motivated, energetic, and personally responsible). Enlightened self-interest is the driving force in this view for both public and private action.

The rights/solidarity approach and the public goods instrumental approach give rise to entitlements. However, while entitlements are programmatic (even if derived from laws), rights are more basic in that they can be intrinsic, inalienable, and reflected in foundational social agreements, such as constitutions or the Universal Declaration of Human Rights. Entitlements can be modified or even eliminated through programmatic changes, but rights, once acknowledged, are more difficult to alter or annul. In this sense, the linking of social protection and social policy more generally to a rationale of rights provides them with the strongest foundation for action and demands for accountability. It also tends to be the most inclusive and therefore the broadest approach.

In development policy debates, the need for social protection to address long-standing vulnerabilities and deprivation and to ameliorate the consequences of growing informalisation of labour (consequent to economic globalisation) came nearer the centre of the agenda in the late 1990s and 2000s. Social protection in its current incarnation – and as a successor to the heavily criticised social safety nets of the previous period – prioritises moving people out of dependency and has champions of new methods and tools among both instrumentalists and rights advocates (Sabates-Wheeler and Devereux 2007). As a consequence, the debate about approaches now includes not only the perennial question of effectiveness of programmes, but also their accountability and transformative capacity.

Some major programmes are difficult to place a priori in any of the three categories discussed above, because they have a mix of elements. For example, universal health coverage has both public goods instrumentality and a strong element of rights and solidarity, while

micro-credit does not fit easily into any category. It should also be noted that even rights/solidarity-based approaches may not effectively address gender concerns. Solidarity-based approaches have generally been useful to address those who are socially excluded – typically racial, ethnic, caste, or migration-based minorities – but the problem posed by gender is often not one of social exclusion. For example, there is probably more validity in conceptualising care work as a product of unequal power relations resulting in an unfair division of labour rather than as social exclusion. Addressing gender therefore needs explicit recognition of these power relations in the formulation of policy. This is reinforced by the positive experience of some programmes in low and middle income countries: »[S]ocial transfers have also been shown to encourage labor market participation in low- and middle-income countries, by 13 % - 17 % compared to similar non-recipient households in South Africa, for example, through the transfers' impact on covering the costs of job seeking and supporting family childcare responsibilities. These labor market effects have been particularly strong for women (Barrientos 2008; EPRI 2004; Medeiros, Britto, and Soares 2008)« (cited in Ortiz and Yablonski 2010: 40).

These considerations apply to many Asian countries (and well beyond Asia) to varying degrees. Taking into consideration the diverse economic and social realities in this vast geographical region, one paper cannot, however, cover the whole ground. This paper draws a broad distinction between South Asia versus Southeast, East, and Central Asia.³ Its empirical examples are drawn mainly from India and China and only occasionally from other Asian experiences.

3. Asia's challenges and some responses

Chronic poverty remains widespread in Asia, and vulnerability is not limited to market fluctuations or situations of exceptional crisis. In the region as a whole, only about half the poor have access to some sort of (often informal) safety nets. According to the 2010 synthesis report of the Social Protection in Asia (SPA) research project, 56 per cent of Asia's poor have access to some kind of social protection, with the remaining poor not having access to any (Social Protection in Asia 2010: 6).

3. There are also significant differences *within* each of these sub-regions.

This is despite the well-recognised fact that the main growth engines of the global economy today are in Asia's large countries. Rapid economic growth over a number of years has provided both China and India with considerable resources for expanding social security and protection. However, their trajectories as well as those of other countries in the region have been rather varied. The broadest distinction is that between South Asia (excluding Sri Lanka) on the one hand, and Southeast, East, and Central Asia on the other.

Allowing for the variability within such broad groupings, it is apparent that social security and protection in South Asia has evolved through four phases: first, a focus mainly on organised workers during the import-substitution industrialisation period up until the 1960s; second, anti-poverty programmes focused on effectiveness and efficiency during the 1970s; third, neoliberal cost-cutting, targeting, and market-based initiatives in the 1980s and 1990s; and fourth, the emergence of rights-based approaches in various countries in the 2000s.⁴ In India, for instance, one can see clearly the shift from a narrow inclusion of only organised workers in the 1950s and 1960s to broader anti-poverty programmes in the 1970s and 1980s. This was reversed in the 1990s during the strong neoliberal phase of cost-cutting and targeting, and this in turn has given way in the 2000s to an emphasis on rights-based approaches.

An important example of the shift to rights-based approaches in India is the enactment of the National Rural Employment Guarantee Act (NREGA) in 2005, marking an important change from viewing employment as a benefit of an ad hoc scheme or as charity/welfare, to employment becoming a right. The NREGA is a key result of the Right to Work movement in the country. The act attempts to strengthen livelihood security for rural households by providing at least 100 days of guaranteed wage employment in each financial year to every household whose adult members volunteer to do unskilled manual work. In addition, every applicant is entitled to a daily unemployment allowance when he or she is not provided employment within 15 days of receipt of his or her application seeking employment (Sen

and Rajasekhar, forthcoming). The NREGA is a major step forward in India's history of employment-generation programmes, because, for the first time, the state has formally taken on a *legal* responsibility to provide employment to those seeking it. Despite a number of implementation challenges, the NREGA marks a watershed as the first major programme built on recognition of the right to work. Along with minimum wages, the NREGA assures gender parity in wages, as well as the provision of basic worksite facilities (Kelkar 2009). Women's share in total workdays within the programme increased from around 40 per cent during 2006-2007 to 49.5 per cent in 2010 (Dasgupta and Sudarshan 2011). However, single women still face difficulties in accessing NREGA's worksites (Kelkar 2009; Dasgupta and Sudarshan 2011).

The current public debates in India about effectiveness, cost, and accountability of a range of government programmes involving the right to work, food, and information strongly pit neoliberals against rights activists in a vibrant and often acrimonious exchange. The context for these debates is the inadequacy of basic human development in this sub-region. In relative terms, the problems of unmet basic needs for education and health are greater in South Asia (barring Sri Lanka) than in the rest of Asia, as are the needs of a younger population of children, adolescents, and young adults for education, capacity building, and jobs.

More holistic and integrated approaches are therefore essential to respond to these needs. Of particular note is the fact that many of those living in chronic poverty are women. A number of states have tried to develop programmes targeting this specifically vulnerable group within the destitute population. Programmes with cash transfer components have become increasingly popular over the last years. The Targeting the Ultra Poor Programme (TUP) is one example, combining cash transfers for women over a predetermined time period with micro-finance and »opportunity ladders«, i. e., a transfer of assets, health advice, as well as mentoring and intensive training to help them climb out of extreme poverty and long-term dependence. This holistic approach, which recognises that the ultra-poor need more than tangible resources, was pioneered by BRAC, Bangladesh's largest NGO, and is now piloted in nine countries, including Pakistan and India (Social Protection in Asia 2010: 16).

4. This four-phase pattern is similar to that observed in many countries in Latin America (Barrientos, Gideon, and Molyneux 2008). In 2006, the UN Economic Commission for Latin America and the Caribbean crystallized the rights-based approach by calling for a »social covenant structured around the concept of protection(...) [that would] be governed by the principles of universality, solidarity and efficiency« (2006: 16).

In Southeast, East, and Central Asia, which have invested more and earlier than South Asia on broad human development, the indicators for literacy and health improved decades ago. Some countries in this sub-region are at the forefront of global advances in social protection, for example, Thailand's progress towards universal health coverage (Tangcharoensathien, Supachutikul, and Lertiendumrong 1999). Because of their early advances in the demographic transition to lower fertility rates, these countries (with some exceptions, such as the Philippines, where the Catholic Church is powerful) are also ageing more rapidly than South Asian populations, and the need for old-age protection and viable pension or other programmes is becoming critical. China is the most striking example in this regard.

Realizing the rapid aging of its population, partly as a consequence of its one-child policy, the Chinese government has decided to reform its fragmented pension system by 2020 and to gradually include groups of the population that have been excluded so far (especially those living in rural areas and migrant workers). The extension of the Chinese social security system is supported by a favourable macroeconomic environment with high growth rates and annual budget surpluses. The pension system consists of several pillars, among which employer and employee social contributions account for the centerpiece of future pension entitlements.

Nevertheless, the Chinese example illustrates very well how gender concerns risk getting sidelined in linking social security to the male breadwinner model. As Jia and Dong (2011) demonstrate in their analysis of women's income trends in China during the period of economic liberalization in comparison to the pre-liberalization period, women with children increasingly tend to earn less than those without children (and less than men). This »motherhood wage penalty« is due to the increased share of Chinese women either leaving their job for some time, or altogether, or working only part time in order to take on care responsibilities within the family. Under the conventional social security system – modeled on the male breadwinner, with no interruptions in employment history – these women will enjoy only limited benefits in old-age because it is based on contributions made while employed.

Despite the differences in focus (right to work versus old-age pensions, for example) between South Asia, on the

one hand, and East, Southeast, and Central Asia, on the other, both sub-regions have common and significant problems for social security and protection arising from the overwhelming size of the informal labour market (including migrant workers), because economic growth has largely been based on leveraging the globally competitive advantages of cheap labour.⁵ Heyzer argues, »Rapid economic growth from the »miracle economies« – in the context of globalization – side-by-side with rising inequalities, chronic poverty, and exclusion are all part of the Asia-Pacific experience. With this development landscape, together with different political and governance trajectories, from stable to fragile states, it is not surprising that there is no shared understanding on approaches to social protection, much less an agenda for social protection in the region« (2010: 30). This is true in both the large and smaller economies. Both sub-regions also have a long way to go in terms of addressing the social security needs of girls and women. Gender inequalities in access to economic resources and incomes, in power and voice in households and communities – and therefore in access to governmental programmes, in security of livelihoods, or in levels of gender-based violence – may be worse in South Asia, but this is only in a relative sense.

Against this background, the global economic crisis that began in 2008 has had three major impacts – on jobs, on food security, and on future directions. The severity of the crisis in Europe and North America has had a serious impact on exports in a region, where exports have been a major engine of growth. Even the two big economies – China and India – have faltered somewhat. The former has attempted to compensate for the loss of export jobs through a massive programme of domestic infrastructure investment, while India has managed largely by virtue of its higher dependence on its internal market. These growth engines have managed to some extent to pull the rest of the region along. The same cannot be said for food security, however. Double-digit inflation in food prices over the last couple of years has significantly eroded the purchasing power of informal sector incomes in India and in many other countries in the region, especially those that are highly dependent on imported food. Haruhiko Kuroda, the head of the Asian Development Bank, points to the major risks posed by »economic shocks, loss of employment, dis-

5. Very few countries have followed Singapore's model of what has been called the »high road to development« based on significantly raising the quality and capacity of the labour force.

ability and illness, natural disasters, conflict, and environmental degradation. Based on our current projections, as many as about 54 million additional people in the region have remained in the ranks of the extreme poor (living on less than a \$1.25 a day) who would otherwise have been lifted out of poverty had the crisis not occurred. The crisis showed that exposure to these risks can leave a profound damaging impact not only on economic well-being, but also on human development outcomes, such as health and education achievements, thus slowing the pace toward achieving the Millennium Development Goals« (2010: 28). As Heyzer (2010) points out, »The financial-economic crisis, on top of the food and fuel volatility and climate change disasters, revealed new vulnerabilities and the inability of states, communities, or households to absorb livelihood and other shocks and to reduce risks to future vulnerabilities«.

4. The way forward

Much of the current debate about social protection and security tends to be about apparently technical aspects of programmes – Whether to target and how? Whether to apply conditions or not? Whether to take account of the implicit gendered assumptions of conditional cash transfer programmes or to ignore them? How to ensure financial viability over time? But as Sabates-Wheeler and Devereux state, »Anyone who believes that design choices in social protection programmes (...) are purely pragmatic technical issues (...) is missing the point (...) Which choices are made, and for what reasons, reflects the kind of society that policymakers and technocrats with power to direct social policy wish to promote (...) Social protection is self-evidently about a vision of society« (2007: 2).

The current focus on design issues runs some risk of diverting attention from the basic causes of deprivation and exclusion that have roots both in history and in the contemporary political economy of liberalised markets and flexible labour. Emphasis on programme design issues is undoubtedly necessary, but may well not be sufficient in finding the way to move forward. That requires taking on squarely the challenge posed by development paths that are built on cheap labour (often female) alone.

From a gendered perspective, the path to development based on cheap labour may appear to offer a more inclusive pathway for women, more so in countries that

have managed to tackle some of the problems of basic human development. However, the pressure this pathway puts on women in terms of managing their own survival and that of their families, is often no less than in other countries. Furthermore, the continuance of the cheap labour pathway and the consequent ballooning of the informal labour market in absolute and relative terms means that social security programmes become the proverbial attempt to mop the floor with the faucet fully open. The medium- and long-term solution must therefore be to move from this pathway on to one that puts the region on the high road to development based on technological innovation and a high-quality labour force. The »precariat«, as Standing (2011) calls the increasingly informal and precarious labour force, must be transformed. Unions and other forms of labour solidarity organisations, representing the interests of workers regardless of their belonging to the formal or informal sector, certainly have an important role to play in this context.

In the interim, and as an ingredient in moving towards this strategic direction, social protection and security must become more strongly embedded in the rights of people. From a gender perspective, even such approaches do not yet adequately recognise the existence and importance of the care economy and of women's specific responsibilities and needs for protection and security. Rights-based approaches are clearly essential, but the continuing debate between programme costs and people's needs (as witnessed in the current debates over the right to food in India) means that this is still heavily contested terrain. There is, however, really no other viable solution to the problem of social protection in any time frame. Such approaches shift the paradigm decisively in the direction of justiciability and accountability, and in the complex globalised world in which Asia will continue to play a major and critical role, this is the best guarantee for social security and protection that meet the challenges of »universality, solidarity and efficiency«.⁶

6. UN Economic Commission for Latin America and the Caribbean 2006: 16.



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