

Submission to the Office of the United Nations High Commissioner for Human Rights on good practices and challenges to strengthen the fulfilment of the right to social security

January 2024

The organisations signed below, which jointly advocate for the Right to Social Security,¹ welcome the opportunity to provide input regarding Human Rights Council Resolution 52/11 on the question of the realisation in all countries of economic, social and cultural rights, with a focus on the right to social security. This submission presents research on social security across 16 countries, conducted by the signing organisations from 2019 and 2023.

Social security is a human right enshrined in Article 22 of the Universal Declaration of Human Rights,² Article 9 of the International Covenant on Economic, Social and Cultural Rights,³ guided by international labour standards, and mentioned in at least 119 constitutions around the world.⁴ Countries generally finance these programs through a mix of employer and worker contributions (social insurance) and the general budget (social assistance). Especially when financed through fair taxation and risk sharing mechanisms, it is a powerful tool for addressing poverty and inequality. And yet, over half of the world's population lacks any form of social security.⁵

Our submission provides examples of positive steps but also gaps and challenges towards the enjoyment of the right to social security and offers recommendations for the effective implementation of universal social security for all.

1. Positive Steps

1.1. Gradual introduction of universal public schemes⁶

Countries at all income levels can introduce universal public schemes to build comprehensive and inclusive social security systems over time. If budget constraints hinder immediate universal implementation, one option is to gradually expand coverage. This may involve initiating schemes with a

¹ Global Coalition for Social Protection Floors. 2023. "Global Demand for Universal Social Security." <https://www.socialprotectionfloorscoalition.org/2023/10/global-demand-for-universal-social-security/>

² UN General Assembly. 1948. "Universal Declaration of Human Rights." General Assembly resolution 217 A. 10 December 1948. <https://www.un.org/en/about-us/universal-declaration-of-human-rights>

³ UN General Assembly. 1966. "International Covenant on Economic, Social and Cultural Rights." General Assembly resolution 2200A (XXI). 16 December 1966. <https://www.ohchr.org/en/instruments-mechanisms/instruments/international-covenant-economic-social-and-cultural-rights>

⁴ Constitute. 2023. "Social Security". <https://constituteproject.org>.

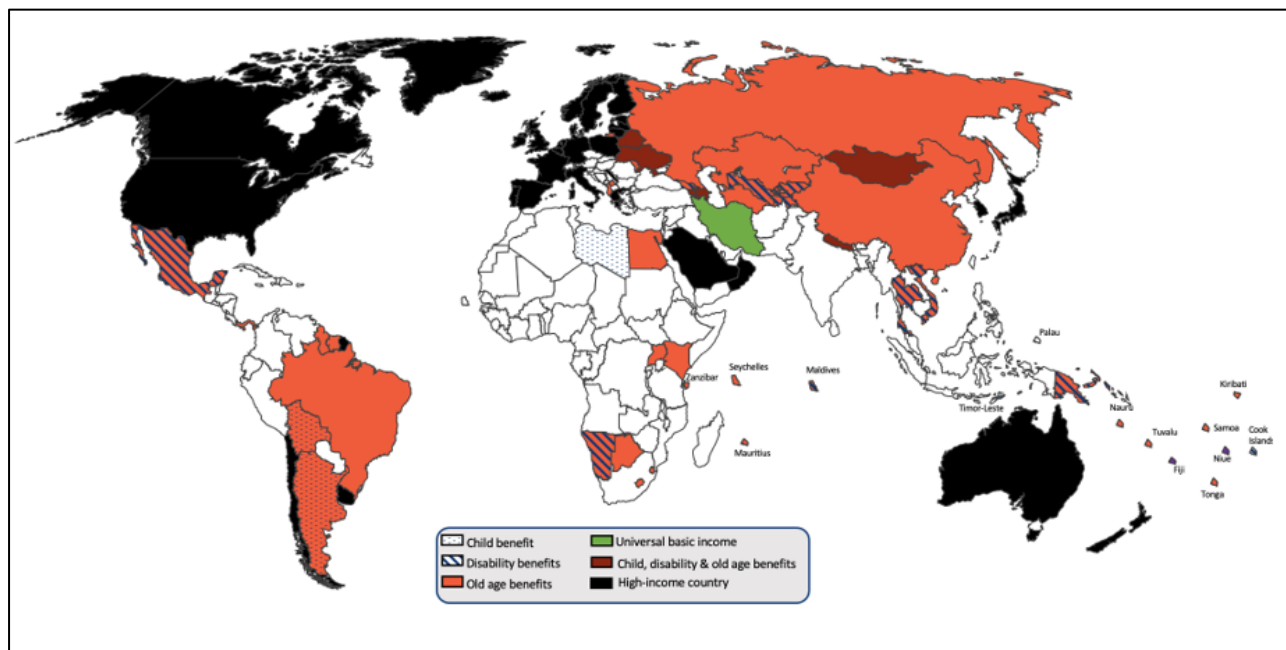
⁵ International Labour Organization. 2021. "World Social Protection Report 2020-22: Social protection at the crossroads – in pursuit of a better future." Geneva: ILO, 2021. https://www.ilo.org/wcmsp5/groups/public/@ed_protect/@soc_sec/documents/publication/wcms_817572.pdf.

⁶ Universal programs or schemes do not limit eligibility based on peoples' incomes or assets, but rather emphasize universal eligibility for everyone within specific groups that encompass stages of life or statuses in which people's economic, social and cultural rights are particularly at risk (e.g., children, people with disabilities, unemployed adults, caretakers, older people, etc.). Human Rights Watch, "Questions and Answers on the Right to Social Security," 2023. <https://www.hrw.org/news/2023/05/25/questions-and-answers-right-social-security>.

specific age group and gradually broadening eligibility. For instance, countries could lower the retirement age over time or extend child benefit coverage, starting with 0-5 years old and progressively including older age groups until all children are covered.⁷

Development Pathways finds that 53 low- and middle-income countries have introduced a total of 88 social security schemes providing universal coverage. Of these, 46 have introduced universal pensions, 30 countries provide universal disability benefits, and 12 countries have established universal child benefits.⁸

Graph 1. Low- and middle-income countries that are implementing universal social security benefits.



Source: Sibun 2024 (forthcoming)

As an example, **Mongolia** provides a tax-financed Child Money Programme with a monthly benefit for all children aged 0-17 years. During the Covid-19 pandemic, the monthly benefit was increased from MNT 20,000 to MNT 100,000 to better protect families in times of economic uncertainty.⁹

Mauritius has a universal pension worth around US\$200 per month for those aged 60+. It was first introduced as a poverty-targeted benefit in 1950 but was made universal following public resentment of the means test in 1958. Research from the IMF suggests that by sharing profits from the sugar sector, the pension may have helped to reduce tensions between ethnic groups.¹⁰

⁷ Kidd, S., et al. 2023. "An affordable and feasible pathway to universal social security using the principle of universality." June 2023. <https://www.developmentpathways.co.uk/publications/affordable-feasible-pathway-to-universal-social-security/>.

⁸ Sibun, D. 2024, forthcoming. "Taking stock of progress: a compilation of universal or benefit-tested social security programmes in low- and middle-income countries." Report. Development Pathways.

⁹ UNICEF. 2021. "Mongolia: Being Prepared and Acting Fast: A series of case studies on UNICEF's role in the delivery of effective social protection responses to COVID-19." October 2021; ILO. 2016. "Child Money Programme: Mongolia." <https://www.social-protection.org/gimi/gess/RessourcePDF.action?ressource.ressourceId=54117>; Development Pathways. 2015. "Universal child benefits: The curious case of Mongolia." June 24, 2016. <https://www.developmentpathways.co.uk/blog/universal-child-benefits-the-curious-case-of-mongolia/>.

¹⁰ Subramanian A. and Roy. D. 2001. Who Can Explain The Mauritian Miracle: Meade, Romer, Sachs or Rodrik? IMF Working Paper. <https://www.imf.org/en/Publications/WP/Issues/2016/12/30/Who-Can-Explain-The-Mauritian-Miracle-Meade-Romer-Sachs-or-Rodrik-15215>; The ethnic groups are French-Mauritian, Indian and Creole.

In 1995, **Nepal** introduced a universal old age benefit for citizens aged 75 and above. Over time, both coverage and the transfer amount have gradually increased. Today, Nepal's universal non-contributory pension, providing 4,000 Nepali rupees per month (US\$30), stands as a popular policy.¹¹ Other programs have also been introduced including a universal widows and single women over 60 allowance, a universal disability benefit, and a universal child grant in 25 of 77 districts and for Dalit families across the country.¹²

In 2007, **Bolivia** introduced a universal social pension for individuals aged 60 and above, funded through revenues and taxes from natural resources. By 2011, this scheme is estimated to have reduced poverty in households with an older person by 14 percentage points.¹³ During Covid-19, the government doubled the benefit amount, and a 2020 survey indicates that it reduced the probability of going hungry by 40 percent.¹⁴

In 2023, **Oman** enacted the Social Protection Fund Law (Royal Decree 52/2023), establishing a unified fund to improve social security financing and coverage, integrating both contributory and non-contributory schemes.¹⁵ Tax-financed programs include a universal child benefit for those under 18 (OMR 10/US\$26 per month per child), a universal old age pension over 60 (OMR 115/US\$300 per month), and a universal disability allowance (OMR 130/US\$340 per month). Planned reforms include strengthening existing social insurance and introducing new benefits like parental, sickness, occupational injury, and job security insurance.¹⁶

Social security is also a key priority of the African Union's Social Policy. It advocates for "minimum essential social protection packages" as starting points for the gradual introduction of broader social security systems.¹⁷ In 2018, **Kenya** introduced the Inua Jamii Senior Citizens' Scheme, a tax-financed pension for all citizens aged 70 or above. This universal pension builds on the means-tested Older Persons Cash Transfer (OPCT), which targets households living in poverty with a member aged 65 years or above.¹⁸

1.2. Expansion of benefits to informal and irregular workers

Workers in informal and irregular forms of employment often face exclusion from social security, especially from social insurance programs. Recognizing the economic insecurities faced by these workers,

¹¹ Human Rights Watch. 2022. "The Nepal Government Should Expand Child Grants." News Release. <https://www.hrw.org/news/2022/10/24/nepal-government-should-expand-child-grants>.

¹² Human Rights Watch. 2023. "Nepal's Social Protection System Reinforces Inequality." News Release. <https://www.hrw.org/news/2023/02/01/nepals-social-protection-system-reinforces-inequality>.

¹³ UDAPE. 2013. "El impact de la renta dignidad." https://www.udape.gob.bo/evaluaciondeimpacto/12_Documento_Impacto%20Renta%20Dignidad.pdf.

¹⁴ Bottan, N., Hoffmann, B., and Vera-Cossio, D. 2021. "Stepping up during a crisis: The unintended effects of a noncontributory pension program during the Covid-19 pandemic." *Journal of Development Economics*, Volume 150, May 2021. <https://www.sciencedirect.com/science/article/pii/S0304387821000146>.

¹⁵ Decree. 2023. "Royal Decree 52/2023 Promulgating the Social Protection Law." 19 July 2023. <https://decree.om/2023/rd20230052/>

¹⁶ International Labour Organization. 2023. "Ambitious reforms in Oman pave way to universal social protection." July 20, 2023. [https://www.ilo.org/beirut/media-centre/news/WCMS_888279/lang--en/index.htm#:~:text=The%20reforms%20set%20a%20new,202\).](https://www.ilo.org/beirut/media-centre/news/WCMS_888279/lang--en/index.htm#:~:text=The%20reforms%20set%20a%20new,202).)

¹⁷ African Union. "Protocol to the African Charter on Human and Peoples' Rights on the Rights of Citizens to Social Protection and Social Security." https://au.int/sites/default/files/newsevents/workingdocuments/36350-wd-e-protocol_on_social_protection_and_social_security.pdf

¹⁸ International Labour Organization. 2019. "Inua Jamii Senior Citizens' Scheme." 2019. <https://www.social-protection.org/gimi/ShowResource.action?id=55525>

particularly during crises such as the Covid-19 pandemic, some governments implemented measures to temporarily expand coverage.

In the **United States**, (informal) platform workers such as rideshare drivers do not qualify for unemployment benefits due to their classification as independent contractors. During the pandemic, the US Department of Labour temporarily extended unemployment support to self-employed workers.¹⁹ While this was a significant step to expand insurance schemes to excluded workers, other informal workers, such as street vendors, remained without coverage.²⁰

In **Spain**, the Riders' Law (Royal Decree Law 9/2021, of May 11, 2021, ratified by Law 12/21 of September 28, 2021) is a step towards the formalization of workers in the platform economy. It establishes a legal presumption of a dependent employment relationship for such workers in the delivery sector.²¹

In 2023, **Lebanon** passed Decision 5/2023, adopting the National Social Protection Strategy and committing to a universal social protection floor for all. It also adopted a landmark social insurance law for an improved pension system.²² Employers, self-employed workers, and agriculture workers can now voluntarily join the new social pension systems, projected to alleviate informalization by re-establishing trust in the system.²³

Cape Verde implemented an emergency cash-grant program of CVE 10,000 (US\$98) for informal workers with monthly income below CVE 20,000 (US\$196) during the Covid-19 pandemic. It also provided food support to 22,500 families of informal workers.²⁴

2. Challenges

Despite the positive steps taken toward rights-aligned programs, many countries still have weak and underfunded systems, and the expansion of programs has often been temporary.

The prevailing model has historically relied on public pensions and contributory benefits for formal sector workers and social assistance to uncovered people as part of poverty alleviation schemes, leaving many people without any protection.²⁵ In addition, many countries are applying austerity policies, reducing government spending in ways likely to harm the right to social security.²⁶ A small number of countries

¹⁹ Simet, L. and A. Toh. 2021. "Safety Net Needs More Than Stimulus Checks." The Progressive Magazine. <https://progressive.org/ops/safety-net-stimulus-checks-simet-toh-210623/>

²⁰ Simet, L. 2021. "New York City Should Support Street Vending for a More Just Recovery". Human Rights Watch. <https://www.hrw.org/news/2021/01/27/new-york-city-should-support-street-vending-more-just-recovery>

²¹ European Agency for Safety and Health at Work. 2022. Spain: The 'Riders; Law', New Regulation on Digital Platform Work.

²² ILO. 2023. "Lebanon adopts landmark social security reforms and a new pension system for private sector workers." News release, December 15, 2023. https://www.ilo.org/beirut/media-centre/news/WCMS_906949/lang--en/index.htm.

²³ Ibid.

²⁴ Women in Informal Employment: Globalizing and Organizing (WIEGO). 2021. "COVID 19: Social Protection Innovative Practice Responses." Innovative practices brief. <https://socialprotection.org/discover/publications/covid-19-social-protection-innovative-practice-responses>

²⁵ Nguyen and Behrendt. 2021. "Extending social security to workers in the informal economy: key lessons learned from international experience." ILO brief, 2021. <https://researchrepository.ilo.org/esploro/outputs/encyclopediaEntry/Extending-social-security-to-workers-in/995219004802676>.

²⁶ Human Rights Watch. 2023. "IMF: Austerity Loan Conditions Risk Undermining Rights." September 2023. Report. <https://www.hrw.org/news/2023/09/25/imf-austerity-loan-conditions-risk-undermining-rights>

have also privatised social security, resulting in lower coverage rates and benefit levels, particularly affecting women and low income workers.²⁷

2.1. Reliance on poverty-targeting as an entry point to social security

Universal programs are often perceived as unaffordable for low- and middle-income countries. Instead, some governments, at times encouraged by the World Bank and the IMF, focus their social security budgets on targeting “the poorest” through means-tested approaches.²⁸ Evidence from low-, middle-, and high-income countries show that systems relying on poverty-targeting are relatively ineffective and often exclude the majority of their intended recipients.²⁹ Moreover, such programs can contribute to social stigma, creating disincentives for individuals to claim the benefits they are entitled to.³⁰

In 2023, **Sri Lanka**, grappling with a severe economic crisis and soaring inflation that pushed millions into poverty, with World Bank support, overhauled the cash-transfer program Samurdhi, replacing it with a similar means-tested program called Aswesuma.³¹ The nascent program has already revealed many exclusions and flaws attributable to inaccurate data and insufficient information, depriving many of their right to social security.³²

In **South Africa**, the government introduced the “COVID-19 Social Relief of Distress” grant for working-age adults with little to no income during the lockdowns. While the grant has been extended and remains in place, it has become subject to stricter poverty-targeting measures. The means-test threshold, set below the food poverty line, and complex systems of application, verification, payment and appeal, now excludes many eligible beneficiaries. Human rights and economic justice organizations estimate that approximately half of intended beneficiaries are excluded from receiving the grant,³³ leading to a major litigation by civil society.³⁴

International financial institutions like the World Bank and the IMF, continue to finance and promote poverty targeted systems. For example, in **Mongolia**, the World Bank and IMF pressured the government to poverty-target the universal Child Money Programme (CMP). In **Kenya** in 2019, the World Bank

²⁷ ILO. 2019. “Reversing Pension Privatizations. Rebuilding public pension systems in Eastern Europe and Latin America.” 31 March 2019. https://www.ilo.org/secsoc/information-resources/publications-and-tools/books-and-reports/WCMS_648574/lang-en/index.htm

²⁸ Common poverty-targeting methodologies, such as “proxy means testing” (PMT), are flawed. PMT attempts to estimate household wealth through a complex and automated statistical approach based on analysis of household surveys to determine the main characteristics of household poverty, and then weight and rank those characteristics to determine eligibility. But such tests are often highly inaccurate, partly because the data utilized are outdated, and because of rigid or exclusionary eligibility criteria. In addition, the negative impact of inaccurate PMT is multiplied when the targeting is used in multiple programmes. For more see: Development Pathways. 2021. “Social registries: a short history of abject failure.” Working paper: June 2021. <https://www.developmentpathways.co.uk/publications/social-registries-a-short-history-of-abject-failure/>.

²⁹ More on the evidence for 38 programmes in 23 low- and middle-income countries: Development Pathways. Updated June 2020. “Hit and Miss: An assessment of targeting effectiveness in social protection with additional analysis.” <https://www.developmentpathways.co.uk/publications/hit-and-miss-an-assessment-of-targeting-effectiveness-in-social-protection/>.

³⁰ Sepúlveda and Nyst. 2012. “The Human Rights Approach to Social Protection.” Ministry for Foreign Affairs of Finland report. <https://www.ohchr.org/sites/default/files/Documents/Issues/EPoverty/HumanRightsApproachToSocialProtection.pdf>.

³¹ Human Rights Watch. 2022. “Sri Lanka: Economic Crisis Puts Rights in Peril.” 16 April 2022. <https://www.hrw.org/news/2022/08/16/sri-lanka-economic-crisis-puts-rights-peril>

³² Saadoun, S. 2023. “In Sri Lanka, Chaotic Social Security Reform Denies People’s Rights.” Human Rights Watch. <https://www.hrw.org/news/2023/08/07/sri-lanka-chaotic-social-security-reform-denies-peoples-rights>

³³ Institute for Economic Justice and #PayTheGrants. 2023. “Case Synopsis.” <https://www.iej.org.za/wp-content/uploads/2023/07/SRD-court-case-synopsis-1.pdf>

³⁴ Institute for Economic Justice and #PayTheGrants. 2023. “IEJ and #PayTheGrants go to court to challenge unfair exclusion of millions from SRD grant.” 27 July 2023. https://www.iej.org.za/joint-statement-iej-ptg-seri_srd-court-case/

criticized a universal pension scheme for disproportionately benefiting the rich, using misleading findings that had to be withdrawn.³⁵

2.2. Benefit automation

Many governments are digitizing and automating social security programs.³⁶ While some technological reforms are essential for modernizing IT infrastructure that facilitates benefit delivery, these improvements may inadvertently overlook and amplify existing inequalities, such as the digital divide.

In **Serbia**, introducing automation into an already inadequate social security landscape exacerbated existing flaws and structural discrimination. The Social Card Registry, utilizing automation to consolidate applicant data from a range of government databases, relies on inaccurate earnings and assets data, leading to flawed outcomes. While the system is not designed to automatically update information on recipients whose circumstances have worsened for enhanced benefits, it appeared to prioritize tracking changes that could reduce assistance. Without adequate safeguards, these flaws deprived potentially thousands of the most marginalized people, such as Roma and people with disabilities, of social assistance.³⁷

In the **UK**, the government has extensively automated its cash assistance system, Universal Credit. The system's means-testing algorithm - which adjusts people's monthly benefits to changes in their income - is prone to miscalculating people's income and under-estimating how much they are eligible for. These errors are causing people to go hungry, fall into debt, and experience psychological distress. The government has also failed to address the socioeconomic inequalities that prevent people from applying for and managing their benefit online.³⁸

In **Jordan**, an automated cash transfer program developed with financing from the World Bank is undermined by errors, discriminatory policies, and stereotypes about poverty. The program uses an algorithm to profile and rank the income and well-being of Jordanian families who qualify to determine who should receive support. But the indicator of socio-economic status the algorithm relies on fails to fully capture the economic complexity of people's lives. People who are not getting support because they fall outside this faulty model of poverty go hungry, fall behind on rent, and take on crippling debt.³⁹

³⁵ Sibun, D. 2022. "Can leopards change their spots? A critical analysis of the World Bank's and ILO's approach to universality." September 2022. <https://www.developmentpathways.co.uk/publications/world-bank-progressive-universalism/>.

³⁶ Human Rights Watch. 2019. "Submission to the UN Special Rapporteur on Extreme Poverty & Human Rights Regarding His Thematic Report on Digital Technology, Social Protection & Human Rights." 21 May 2019. <https://www.hrw.org/news/2019/05/21/submission-un-special-rapporteur-extreme-poverty-human-rights-regarding-his>

³⁷ Amnesty International. 2023. "Trapped by Automation: Poverty and Discrimination in Serbia's Welfare State" (Index: EUR 70/7443/2023), 4 December 2023, <https://www.amnesty.org/en/latest/research/2023/12/trapped-by-automation-poverty-and-discrimination-in-serbias-welfare-state/>.

³⁸ Human Rights Watch. 2020. "Automated Hardship: How the Tech-Driven Overhaul of the UK's Social Security System Worsens Poverty." September 29, 2020. Report. <https://www.hrw.org/report/2020/09/29/automated-hardship/how-tech-driven-overhaul-uks-social-security-system-worsens>; Child Poverty Action Group and The Legal Education Foundation. 2023. "You Reap What You Code: Universal credit, digitalisation and the rule of law." June 2023. https://cpag.org.uk/sites/default/files/files/policypost/You_Reap_What_You_Code.pdf.

³⁹ Human Rights Watch. 2020. "Automated Hardship: How the Tech-Driven Overhaul of the UK's Social Security System Worsens Poverty." September 29, 2020. Report.

2.3. Inadequacy of benefit levels

According to international human rights obligations, governments should provide social security minimum that allows people to realize their rights. However, in many countries benefit levels are insufficient.

In the **UK**, the Welfare Reform Act 2012 capped working-age social security benefits until a 10.1 percent increase in 2023,⁴⁰ reducing overall purchasing power of beneficiaries. From 2016 and 2020, the government froze all working-age social security payment levels, failing to adjust for inflation,⁴¹ making benefit levels insufficient for an adequate standard of living.⁴² In October 2021, a £20 per week increase to working-age benefits introduced in April 2020 was terminated.⁴³ The government also reduced the “local housing allowance” in 2011, freezing it between 2016-2020 and again in 2021, leaving beneficiaries unable to afford housing and at risk of homelessness.⁴⁴

In **Spain**, partly in response to the Covid-19 pandemic, the government introduced the basic social assistance program Minimum Vital Income. Yet, the levels of support are insufficient to meet people’s rights. For example, the non-contributory pension for older people who are ineligible for the contributory pension scheme which requires 15 years of participation, are set below the official poverty threshold.⁴⁵

In **South Africa**, the Social Relief of Distress grant, introduced in 2020 at R350 per month (\$18.85), is not adjusted for cost of living. As the only form of social security for working age adults, over 40 percent of whom are unemployed, the grant now only covers 46 percent of the food poverty line due to high inflation.⁴⁶ Civil society litigation contends that the erosion of the grant’s value is a retrogression of the Constitutional right to social assistance.⁴⁷

2.4. Informal and irregular workers largely excluded

The exclusion of informal and irregular workers from social security, especially social insurance, is often due to contribution designs predicated on regular earnings, employer and employee contributions through payroll deductions that are incompatible with own-account and irregular income earning. Exclusion can reinforce inequality, as these workers are more susceptible to poverty due to low earnings, job instability,

⁴⁰ Steven Kennedy, Benefit Cap, House of Commons Library, June 2023, <https://commonslibrary.parliament.uk/benefit-cap/>.

⁴¹ Human Rights Watch. 2019. “Nothing Left in the Cupboards.” May 2019, <https://www.hrw.org/report/2019/05/20/nothing-left-cupboards/austerity-welfare-cuts-and-right-food-uk>.

⁴² Joseph Rowntree Foundation and Trussell Trust. 2023. “Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times.” February 2023, <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>. Amnesty International, Human Rights Watch, “Just Fair and Rene Cassin, Joint NGO statement on the Guarantee our Essentials campaign, September 2023, <https://www.hrw.org/news/2023/09/29/joint-ngo-statement-guarantee-our-essentials-campaign>, and HRW, Submission to the UN CESCR on the UK, 72nd pre-session, <https://www.hrw.org/news/2023/01/17/uk-submission-un-committee-economic-social-and-cultural-rights>, paragraph 30.

⁴³ HRW, Letter to UK Parliamentarians regarding impending cut to social security support, September 2021, <https://www.hrw.org/news/2021/09/03/human-rights-watch-letter-uk-parliamentarians-regarding-impending-cut-social>.

⁴⁴ Human Rights Watch. 2022. “‘I Want us to live like humans again’: Families in temporary accommodation in London.” January 2022, <https://www.hrw.org/report/2022/01/17/i-want-us-live-humans-again/families-temporary-accommodation-london-uk>.

⁴⁵ Human Rights Watch. 2022. “‘We Can’t Live Like This’: Spain’s failure to protect rights amid pandemic-linked poverty.” July 2022, <https://www.hrw.org/report/2022/07/14/we-cant-live/spains-failure-protect-rights-amid-rising-pandemic-linked-poverty>.

⁴⁶ Howson, K. and Coleman N. 2023. “Is South Africa poised to become a global leader in universal basic income?” *Autonomy*. 6 September 2023. <https://autonomy.work/portfolio/south-africa-ubi/>

⁴⁷ Institute for Economic Justice and #PayTheGrants. 2023. “Case Synopsis.” <https://www.iej.org.za/wp-content/uploads/2023/07/SRD-court-case-synopsis-1.pdf>

and the lack of labour protections.⁴⁸ It particularly impacts women, as gendered norms and domestic divisions lead women to shoulder the disproportionate amount of household chores and care responsibilities.⁴⁹ This often confines women to informal jobs, limiting their earning capacities and access to social security.⁵⁰

In **Spain**, people working in the informal economy were largely excluded from pandemic-related furlough support, and because of administrative requirements faced obstacles in applying for the Minimum Vital Income social assistance program introduced in 2020.⁵¹

In the **US**, gig and informal workers are not eligible for unemployment insurance and lack access to earnings-related pensions, as these programs are contributory and exclusive to workers classified as employees.⁵²

In **Jordan**, 78 percent of self-employed workers lack social security coverage; 54 percent of employees lack de facto coverage. Many employees without social security work informally in the service sector, construction, and manufacturing.⁵³

Recommendations

States and international organisations, including the World Bank and the International Monetary Fund, should:

- Ensure everyone enjoys their right to social security by establishing or strengthening rights-aligned universal systems in accordance with international labour standards, beginning with social protection floors.
- In countries without universal coverage of life course benefits, avoid relying on, or promoting in other countries, poverty targeting and "social registries" as the main strategy. Instead, build towards universal rights-based systems, where means-testing plays a secondary, residual role.
- Guarantee that social security benefits are adequate, regularly assessing their level through a transparent legal process tracking inflation.
- Review and reduce legal barriers to workers' access to social security, simplify administrative procedures, and enhancing enrolment and compliance.
- Establish a benchmark for national social security investment.

⁴⁸ WIEGO. 2020. "Domestic Workers, Risk and Social Protection in Nepal." October 2020, Policy Brief.

https://www.wiego.org/sites/default/files/publications/file/WIEGO_PolicyBrief_N20_Nepal%20for%20Web.pdf

⁴⁹ Staab, S. n.d. "Delinking and Rethinking Social Protection for Women in Informal Employment? Perspectives from Latin America." WIEGO.

<https://www.wiego.org/sites/default/files/publications/files/Day%203.2-Social-Policy-Silke.pdf>

⁵⁰ WIEGO. 2019. "Extending Social Protection to Informal Workers." March 2019, Briefing Note.

https://www.wiego.org/sites/default/files/publications/files/Social%20Protection%20Informal%20Workers%20for%20web_0.pdf

⁵¹ Human Rights Watch. 2022. "'We Can't Live Like This': Spain's failure to protect rights amid pandemic-linked poverty." July 2022.

<https://www.hrw.org/report/2022/07/14/we-cant-live/spains-failure-protect-rights-amid-rising-pandemic-linked-poverty>.

⁵² Human Rights Watch, 2021. "US: Failure to Pass Build Back Better Act Imperils Rights." 20 December 2021. Report.

<https://www.hrw.org/news/2021/12/20/us-failure-pass-build-back-better-act-imperils-rights>

⁵³ ILO. 2022. "Expanding coverage or reducing protection? Considerations on Voluntary Savings Schemes in Jordan's social protection system." November 25, 2022. https://www.ilo.org/beirut/publications/WCMS_862452/lang--en/index.htm.

- Avoid pension privatisation that undermines rights and, instead, strengthen public social security systems.
- Avoid actions reinforcing stigma linked to government assistance.
- Conduct independent human rights impact assessments of social security systems, including potential digital technologies, before and after implementation, ensuring equality and non-discrimination.
- Ensure transparency and accountability through accessible grievance redress and appeals processes; data protection through secure systems; and adherence to human rights standards on privacy.
- Mobilise the maximum available resources including through adequate employer contributions, effective and fair taxation, and debt relief to fulfil the right to social security. Support other states through international cooperation and assistance, including financial and technical support and the establishment of a global fund for social protection.
- Cease austerity policies that jeopardize rights or privatise social security and refrain from promoting social spending trade-offs.
- Raise awareness among workers in the informal economy about their right to social security.

List of organizations:

1. Act Church of Sweden
2. Action contre la Faim
3. Arab Reform Initiative (ARI)
4. Arab Renaissance for Democracy and Development (ARDD)
5. Development Pathways
6. Global Social Justice
7. Human Rights Watch
8. Initiative for Social and Economic Rights
9. Institute for Economic Justice
10. Social Policy Initiative (SPI)
11. Oxfam International
12. We Social Movements (WSM)