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# Introduction: Groups in focus

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While there is a standard set of instruments that can be used in social protection systems, this needs to be adapted and combined in different ways in order to serve different groups in society best. The needs of a young person who is just starting life and should not be trapped from birth in unfavourable socio-economic conditions are different from the social protection requirements of a retired person who has finished the active part of life and requires income and care security for an indefinite time period. While women and men both incur similar life-cycle risks, there are also gender-specific risks and vulnerabilities that social protection systems need to be cognizant of. Last but not least, some groups in society often remain below the social protection radar such as people with disability, workers in the informal sector or refugees. Part IV of this handbook therefore discusses how social protection systems need to be designed so that they pay respect to the different risk profiles, needs and challenges in access of different groups.

Needs and challenges change over time, which requires social protection systems to be flexible and responsive to new societal trends. When initially designed, social protection systems in today's high-income countries were based on the male breadwinner model. As norms and defined roles in society have changed quite dramatically, Chapter 18 by *Jones* argues that *gender-sensitive* social protection needs to go beyond a narrow focus on women in their capacity as mothers and also empower girls and women.

The understanding of *disability* has equally changed over time as *Côte* demonstrates in Chapter 19. It has shifted from no longer viewing people with disability as incapacitated members of society but exploring ways that barriers restricting participation can be lowered. This calls for a different social protection approach. Similar to *children* (discussed in Chapter 20 by *Roelen*) and the *elderly* (discussed by *Vargas Faulbaum* in Chapter 21), people with disability often require care services. This calls for a different social protection package and careful considerations of how care is being organized without putting the person in need of care as well as the (family) carer in a vulnerable position.

While social protection systems often explicitly include the groups mentioned above, even in low- and middle-income countries, the *informal sector* (discussed in Chapter 22 by *Miti, Perkiö, Metteri* and *Atkins*) and *refugees* (discussed in Chapter 23 by *Kool* and *Nimeh*) have been largely excluded from (national) social protection systems. The informal sector is often called the missing middle, too poor to participate in formal insurance mechanisms and not poor enough to qualify for social transfers. Refugees that flee to neighbouring countries mostly benefit from international rather than national support, which risks intensifying conflicts with host communities who might equally fall through the cracks of national protection.

A social protection system that is sensitive to the needs and constraints of these various groups requires that issues are mainstreamed and properly monitored throughout the system, that group-specific interventions are offered and that groups themselves are regularly consulted. Mainstreaming goes beyond just determining that women are the recipients of cash transfers, that disability is an additional qualifier for a social grant and that households

receive top-ups for children. Proper mainstreaming means that social protection interventions should not cause any harm to the groups in question and are designed with an awareness of the complex vulnerabilities that some of these groups face. A gender-friendly approach is sensitive to the power dynamics and calls for both women and men to be involved in decision making. The *case study of Iran* by Tajmazinani and Ebrahimi demonstrates that this is not easily achievable when societal trends next to policy choices lock women and men into particular roles. A child-sensitive approach requires that interventions that are targeted to parents are mindful of caring obligations towards children and that children are not subjected to conditions that cause stress and discrimination. Disability mainstreaming means that programmes in their attempt to identify the poor and to calculate an adequate transfer amount are aware that people with disability incur higher expenditure.

Some of the group-specific risks and needs require separate interventions and cannot be mainstreamed into existing programmes. Women need for instance protection during pregnancy and childbirth, people with disability require assistive devices, the elderly are dependent on specialized health and care services and unaccompanied refugees need mentorship and sometimes counselling. The informal sector also calls for adapted social protection programmes that offer more flexible payment modalities and benefit conditions. The *case study on Zambia* by Miti, Perkiö, Metteri and Atkins is a nice illustration of how this can be done in a low- and middle-income country context. These specific transfers and services then also need to be properly linked with the more generic interventions that cater for several groups at the same time. This requires careful case management, in particular when people cannot be easily boxed into one category but face several vulnerabilities at the same time, such as being a child with a disability or an elderly woman working in the informal sector.

Successful programming not only requires a well-deliberated choice between direct and indirect interventions but also calls for empowerment of those vulnerable groups to express their preferences, for analysis that is specific to the different needs of various groups and for political spaces and incentives so that issues expressed are also taken up. The overall maturity of the social protection system equally matters and determines to what extent specific needs but also excluded groups such as the informal sector and refugees can be catered for. Better tailored and mainstreamed policy-making will still require more time in contexts with great financial and human resource constraints. Not too much time should be lost, however, given the strong focus of the Sustainable Development Goals on leaving no-one behind, the demographic dividend (see also Chapter 39 in Part VIII) to be reaped and the young generation's potential which should not be wasted.