SOCIAL PROTECTION FOR ALL

Joint Policy Position Paper for
The Caribbean Employers’ Confederation
and
The Caribbean Congress of Labour

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1.0 Introduction
This paper seeks to outline a set of priority actions that can be undertaken by workers’ and employers’ representatives at the national and regional levels to attain the result of Social Protection For All in the Caribbean. The paper is organised into the following sections:
   i. An exposition of the key concepts related to social protection
   ii. A review of the positions of the main international employer and worker organisations, the International Organisation of Employers (IOE) and the International Trade Union Confederation (ITUC)
   iii. The policy areas and points of entry for action by employers’ and workers’ organisations in the Caribbean at both the national and regional levels
   iv. Work programme options
   v. Suggestions on appropriate governance mechanisms to advance the result of Social Protection For All
   vi. Suggestions on possible financing mechanisms

2.0 What Is Social Protection

2.1 Definition
Social Protection For All is a human right. It is both an approach and a set of policies (DfID). As an approach, social protection seeks to reduce the risks faced, especially by the vulnerable, in a society and could include interventions by both the public sector and the private sector. A social protection system, on the other hand, is a set of Government policies designed to give protection to specific social groups with benefits for society as a whole.

Social protection seeks to tackle challenges of poverty, vulnerability and social exclusion. As the concept has developed, the measures are applied to mitigate vulnerabilities as they occur across the human life cycle, “to maintain dignity, to promote the rights of individuals and to contribute to pro-poor and inclusive economic growth” (EU 2015). It should be noted that social protection is not only a result in and of itself but is also a means to the development of a society’s human capital.

2.2 Forms of Social Protection
Social protection can take the form of cash, in-kind transfers or a combination of both. They are designed to help persons maintain a minimum standard of living, normally specific to each country although there are some international standards.
The instruments used in social protection can be both contributory and non-contributory and includes cash transfers, insurance schemes, increasing access to social services, developmental measure to promote livelihoods and measures to increase financial inclusion. They can be delivered at the individual, household or community levels and can be delivered as standalone interventions or as part of other and complementary developmental initiatives.

In summary, social protection includes:

i. Income security for unemployed (unemployment benefits)
ii. Income security for elderly (pensions)
iii. Income security for people with disabilities (pensions)
iv. Income security for children (child benefits)
v. Income security for pregnant women (maternity benefits, maternity leave)
vi. Access to affordable healthcare
vii. Access to affordable education (at least to primary level)
viii. Access to affordable housing
ix. Access to sanitation

2.3 THE EVOLUTION OF SOCIAL PROTECTION

The issue of social protection has been on the international agenda for almost a century. The first major articulation on social protection was in the Universal Declaration of Human Rights. The International Labour Organization has adopted thirty-one Conventions and twenty-three Recommendations on social security issues, since it was founded. “Despite intensive efforts to promote these, the ratification rate is low”.¹

Universal Declaration on Human Rights

Article 22 states “Everyone, as a member of society, has the right to social security and is entitled to realization, through national effort and international co-operation and in accordance with the organization and resources of each State, of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.

Article 25 states:

1. Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.
2. Motherhood and childhood are entitled to special care and assistance. All children, whether born in or out of wedlock, shall enjoy the same social protection.

¹ http://www.ioe-emp.org/policy-areas/social-protection/
**ILO Convention on Social Security**

ILO 1952 ILO Convention on Social Security (12), which established the minimum standards for social security and continues to provide the basis for the concept of social protection:

i. medical care;
ii. sickness benefit;
iii. unemployment benefit;
iv. old-age benefit;
v. employment injury benefit;
vi. family benefit;
vii. maternity benefit;
viii. invalidity benefit;
ix. survivors’ benefit.

**Millennium Development Goals**

Social protection was not explicitly included in the Millennium Development Goals (MDGs). However, it was easy to trace its interrelatedness to several of the MDGs, especially:

i. Goal 1: Eradicate Extreme Poverty and Hunger;
ii. Goal 3: Ensure healthy lives and promote well-being for all at all ages;
iii. Goal 5: Achieve gender equality and empower all women and girls;
iv. Goal 8: Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all;
v. Goal 10: Reduce inequality within and among countries

**Sustainable Development Goals**

In the Sustainable Development Goals, it is possible to discern even greater interrelatedness with social protection. Social protection not only plays a role in achieving the goals but the achievement of the SDG fuels the objectives of social protection as demonstrated in Figure 1 below.

Social protection systems have a critical role to play in achieving:

i. SDG 1 – No Poverty
ii. SDG 2 – Zero Hunger
iii. SDG 3 – Good Health and Well-Being
iv. SDG 4 – Quality Education
v. SDG 5 – Gender Equality
vi. SDG 7 – Affordable and Clean Energy
vii. SDG 8 – Decent Work and Economic Growth
viii. SDG 10 – Reduced Inequalities
ix. SDG 11 – Sustainable Cities and Communities
International Action
Social protection is firmly on the agenda of the international community. A wide range of international actors are involved in both knowledge production and provision of resources for social protection initiatives at both the bilateral and the multilateral levels. The implication for government and civil society actors in the Caribbean is the possibility of accessing resources to advance social protection in the Region.

2.4 SOCIAL PROTECTION FLOORS
The concept of Social Protection Floors (SPF) is the most important recent contribution to making social protection more practical and even more relevant to the needs of communities.
In the early part of the present century, the ILO began a concentrated effort to identify responses that could reduce the negative effects of the rapid changes that were taking place in the global economy, especially with regard to persons working in the informal economy. Practically, the ILO established working groups to explore policy options.

The urgency was heightened by the financial crisis of 2008/2009, when global actors were able to come together to develop a coordinated response. Arising out of the United Nations response to the global economic crisis, the national social protection floors concept was included as one of nine key crisis initiatives. It is noteworthy though that in both the developed and the developing world, while social protection was one of the key elements in response to the global crisis, it was abandoned fairly quickly in subsequent interventions in response to the crisis.

A social protection floor is a ‘nationally defined set of basic social security guarantees which secure protection aimed at preventing or alleviating poverty, vulnerability and social exclusion’ The key components of a SPF are (Recommendation R202):

i. Access to a nationally defined set of goods and services, constituting essential health care, including maternity care, that meet the criteria of availability, accessibility, acceptability and quality;

ii. Basic income security for children, at least at a nationally defined minimum level, providing access to nutrition, education, care and any other necessary goods and services;

iii. Basic income security, at least at a nationally defined minimum level, for persons in active age who are unable to earn sufficient income, in particular in cases of sickness, unemployment, maternity and disability; and

iv. Basic income security, at least at a nationally defined minimum level, for older persons.

A national social protection floor requires:

i. A policy and legislative framework;

ii. A mainstreamed budget commitment;

iii. A set of specific social protection programmes;

iv. Implementation mechanisms.
3.0 POSITIONS OF SOCIAL PARTNERS

3.1 INTERNATIONAL ORGANIZATION OF EMPLOYERS

The International Organization of Employers has actively participated in the ILO Global Business Network on Social Protection Floors, since its launch 2015. The Network seeks to share good practice on company programmes on social protection floors, including medical care, injury and illness, maternity/family leave, disability, and life insurance, as well as broader issues such stress and well-being at work. The Network also seeks to identify any relationship between these company-level programmes and public protection systems.

Part of the concern of the IOE is informed by the changing world of work. The ILO Director-General at the 102nd of the International Labour Conference, noted that: “the classic stereotype of a full-time permanent job, with fixed hours, and a defined-benefit pension on the completion of a largely predictable and secure career path with a single employer ... is an increasingly infrequent reality”. The Director-General added that it was the duty of the international employer community to develop a new approach to diverse forms of work.

The IOE is committed to the Social Protection debate because in normal times, with the changes in the world economy and especially in times of crisis, it can help address many of the problems that could otherwise be disruptive to business as well as the society in general.

More recently, at the 2017 Employers’ Forum held at the ILO, the focus was on diverse forms of work and the challenges that these new forms of work presented for the protection of workers. As employers and workers’ representatives grapple with the implications of diverse forms of work, there are two poles. One is that diverse forms of work are inherently bad; the other is that diverse forms of work are inherently good. The Director-General of the ILO has argued that this is the wrong discourse; rather the imperative is to put in place regulations, institutions and the required arrangements to ensure that diverse forms of work remained true to the decent work agenda by ensuring that people at work had respect for their rights and social protection.

The Minister of Employment of Sweden, emphasized that her country, which has the lowest long-term employment rate has been able to embrace diverse and new forms of work while ensuring that there were adequate levels of social protection. The main point being that growth and even diverse forms of work are not incompatible with social protection. From a policy standpoint, the Swedish success was attributed to clear and comprehensive agreement among social partners in the country. Those agreements also focused on protecting workers not merely protecting jobs. (IOE 2017)
3.2 INTERNATIONAL TRADE UNION CONFEDERATION

The ITUC conducted a global poll in 2017. The overarching message of the poll outlined that “globalisation and interconnectedness, coupled with exponential technological progress and innovation, have created incredible wealth but left too many working people marginalized and fearful of an insecure future” (ITUC 2017)

Digging deeper, the results of poll revealed that there is global anxiety as a result of a perception of governance failure on jobs and wages. Some key findings with implications for thinking about and designing social protection systems are:

i. There is a global job crisis:
   a. There are not enough jobs
   b. There are not enough jobs for the next generation
   c. There is a weakening and dismantling of labour laws

ii. Wage despair
   a. There are worries about rising inequality
   b. Family incomes are in crisis
   c. Minimum wage is insufficient to lead a decent life

iii. Failure of governments
   a. There is existing and growing frustration with the performance of national governments

Respondents identified eight components for an action plan for governments, the following have greatest implications for social protection:

i. Jobs, wages and working conditions
   a. Working towards a pay raise for workers (71%)
   b. Commit to shared prosperity (87%)
   c. Commit to human and labour rights (91%)
   d. Commit to jobs and decent work (95%)
   e. Enabling apprenticeships and possibilities for life-long learning (74%)

ii. End slavery
   a. Stand up against modern slavery and discrimination (90%)

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2 The poll covers the adult populations of Argentina, Belgium, Brazil, Canada, China, Denmark, France, Germany, Guatemala, India, Japan, Russia, South Africa, South Korea, the United Kingdom and the United States. In each country, approximately 1,000 respondents were interviewed online, with the exception of Guatemala, where 500 respondents were interviewed. This yielded a total of 15,728 respondents. Quota samples were used to reflect national proportions in terms of age, gender and region. The findings of this study represent the opinions of 3.9 billion people, or, according to UN estimates, about 53 percent of the world population
iii. Future of Work  
   a. Regulate the digital economy to promote employment and worker rights (64%)

iv. Care Economy  
   a. Create jobs by investing in the care of the elderly, disabled people and pre-school aged children (79%)  
   b. Protect secure employment and workers’ rights for domestic and migrant workers (57%)  
   c. Commit to caring for children, the elderly and the sick (94%)

v. Equal Rights  
   a. Take a stand against discrimination against women (88%)  
   b. Take a stand against discrimination against indigenous people (83%)  
   c. Take a stand against discrimination on the basis of sexual orientation (78%)

vi. Peace and Security  
   a. Work with other countries to promote peace, jobs and human rights (67%)  
   b. Commit to democratic rights and freedoms (89%).

4.0 Vulnerability in the Caribbean
Professor Salvador Del Rey has noted that the world is facing a “radical change to the labour market”, which was being driven by “rapidly evolving and disruptive technologies: artificial intelligence (AI) and the internet of things (IoT)”, which themselves were not only disruptive, but they were also converging, thereby the pace of change was exponential, and the fallout uncertain.

This uncertainty in the marketplace is the context in which the vulnerability of the Caribbean should be understood and by extension the challenges to developing and maintaining systems of adequate social protection in the Region. The most significant vulnerabilities and risks to the Region, which need to be taken into consideration in the discussion of social protection are explored in the paragraphs that follow.

Vulnerability of Size – The constraints of size limit the ability of the most countries to absorb shocks, to the extent that larger countries can. These shocks include natural disasters and economic crises.

Vulnerability to Natural Disasters – The Region is prone to natural disasters, particularly hurricanes, flooding, and earthquakes. The effects of a particularly active hurricane season have been demonstrated in 2017. One hurricane normally envelopes an entire island.

Vulnerability of Economic Structure – The countries of the Region all have small, concentrated, fairly rigid and open economies that are extremely vulnerable to external shocks. Given the small
size and the heavy concentration in a few economic sectors such as tourism, which are in themselves extremely sensitive to external shocks, the economies can be easily disrupted and gains lost.

**Vulnerability of Poverty** – Many countries in the Region have very high incidences of poverty, indigence and vulnerability of poverty. In the Region, there is a strong nexus between high poverty rates and high employment rates, with unemployment and underemployment being the major causes of poverty.

**Vulnerability of Citizen Security** – Increases in crime, increases in gun-related crime, and increases or intensification in new manifestation of crimes, such as gang-related crime and gang warfare, cybercrime and international narco-trafficking have created new forms of citizen vulnerability.

**Vulnerability of Weak Governance** – Brown (2010) notes that “small states have certain inherent attributes that negatively affect their development prospects”. These include Leadership, at once authoritarian and accessible; sharply partisan systems that are intolerant of dissent; high degree of intimacy often producing scandal in public affairs; difficulty in distinguishing between duty to the public interest and the claims of kinship and affinity; and citizens depending on public services for many of life’s necessities but being distrustful of officialdom. In the face of objective vulnerabilities identified above, the existence of weak governance limits the ability of small states to optimally craft and implement strategies to manage risks.

**Vulnerability of High Debt** – Countries of the Caribbean service high levels of debt. The higher the level of debt a country has impedes the country’s ability to expend resources on social protection and other social programmes.

5.0 **Policy Areas**

5.1 **Policy Approaches**

Good practice indicated that while ad hoc and targeted (a specific demographic e.g. children or a specific community e.g. defined by a geographic area or some other identifier) interventions are useful and can address important needs; the far more effective approach to social protection is systemisation of social protection in a jurisdiction. The key tenet of systemisation is a holistic approach to addressing social protection in the jurisdiction and in which specific needs of communities or other groups are identified within the wider context. This will be developed further below.
In the actual development of a social protection system there are three main policy approaches.

**Social Risk Management Model (SRM)** – This model was founded on two main principles:

i. People with low incomes are more exposed to shocks and have fewer market;

ii. State instruments can prevent and mitigate risks.

There are four main components in this model:

i. **Provision tools** such as social transfers and access to basic social services, particularly for poor individuals and groups who need special care.

ii. **Prevention**, includes various measures that can be taken in order to prevent deprivation such as social insurance, informal saving clubs and means of risk diversification.

iii. **Promotion**, consists of livelihood support measures that aim to lift people out of poverty, such as microcredit programmes, public works projects and school feeding programmes.

iv. **Transformation**, includes social and political instruments intended to empower the poor and tackle social structures that perpetuate poverty and social exclusion. Examples include legislation to support socially vulnerable groups, anti-discrimination campaigns, affirmative action and civil society mobilization

**Life Cycle Approach** - The life cycle approach seeks to design social protection interventions that are targeted at the different risks and vulnerabilities at different stages in life. This approach seeks to address these risks and are better targeted to support the most by promoting economic opportunities, sustainable livelihoods and economic development at the micro level.

**Policy Cycle Framework** – This approach takes something of a programme management approach and seeks to apply the principles of a programme life cycle to social protection. The strength of this approach is that it provides a good basis for continued relevance and sustainability of the social protection initiative. It is also amenable to a results-based management design, which is very attractive to the international development partners. Finally, it provides a good basis for different points of entry as well as for in-country partnerships by various stakeholders.
In the suggestions for intervention by worker and employer organisations in the Caribbean (Section 8.0 below), the Social Protection Life Cycle Framework is used.

6.0 GOVERNANCE MECHANISMS

6.1 ALLOCATION OF RESPONSIBILITIES

Social protection systems, like any other social interventions are best pursued as a partnership, based. Within those partnerships, however, there is a hierarchy of responsibilities, with governments at the apex. As noted, the foundation of a national social protection system is the legal and regulatory framework with the appropriate national policy and budgetary support.

**TABLE 1: GOVERNANCE ROLES IN SOCIAL PROTECTION IN THE CARIBBEAN**

<table>
<thead>
<tr>
<th>Partner</th>
<th>Role</th>
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| **Governments** | • Create the legal and regulatory framework conducive to an adequate social protection floor  
                          • Ensure adequate institutional arrangements to administer and monitor the effectiveness of social protection arrangements |
<table>
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<tr>
<th>Partner</th>
<th>Role</th>
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| National Worker Organisations | • Ratify relevant international standards on social protection  
                                • Advocate for strengthening regional social protection arrangements to  
                                  protect migrant workers within the Region |
| National Employer Organisations | • Mainstream social protection provisions in collective labour agreements at  
                                the level of the work place  
                                • Collaborate with other partners, especially employers organisations to  
                                  design and drive national social protection systems that are appropriate  
                                  and adequate to the country  
                                • Develop competencies for negotiating social protection provisions in  
                                  collective labour agreements  
                                • Develop business cases and relevant arguments for the inclusion of social  
                                  protection provisions in collective labour agreements |
| National Civil Society Organisations | • Mobilisation of community assets in support of social protection  
                                systematisation, including contributing to research |
| Regional Worker Organisations  | • Advocacy at regional fora |
| Regional Employer Organisations  | • Advocacy at regional fora |
| National and Regional Academic Institutions | • Conduct joint and independent research into social protection issues, such as:  
                                o Incidence and distribution of various forms of risk and vulnerabilities that require social protection arrangements  
                                o Robustness of national social protection systems |
| Regional and International Development Partners | • Provide technical and financial resources to support national and regional initiatives on social protection |

6.2 Monitoring and Evaluating Social Protection

The implementation of this policy will be monitored through a range of instruments, such as programme, country, and sector evaluations. It is recognised that both internal and external environments change. Such changes may have a bearing on the scope and content of this policy. Consequently, it will be reviewed periodically. The review process will be consultative and participatory in nature. The responsibility for initiating the policy review process rests with Senior Management and Council.
7.0 Financing Mechanisms

7.1 Contributory and Non-Contributory Social Protection

The focus on financing mechanisms in on formal social protection; in other words, not on intra-familial and other such informal arrangements.

Formal systems can be either contributory or non-contributory. Contributory systems are those in which the recipient or her dependents have made payments in advance so that if and when a contingency materializes the contributor or her dependents can benefit. Such is the case with schemes such as National insurance, where workers (and their employers, if they are employed) make contributions toward retirement, sickness, maternity and survivor benefits.

Non-contributory social protection, on the other hand, refers to benefits such as old age pensions, children or disabled grants. The cost of these are normally borne by the state. In some instances, they are provided by non-government and other institutions. In these cases, the beneficiaries would not have made any direct contribution to cover the cost.

Social partners, with other allies can also explore cost-effective social expenditure review to identify creative mechanisms, especially in the context of financial constraints in all countries, to finance comprehensive social protection policies and initiatives. The ILO ‘social budgeting’ tool builds on this to add a forward-looking forecast (the ‘social budget’) to enable well-informed decision-making (EU 2015).

7.2 Benefit Levels

Benefit levels are determined by national conditions. Social partners, in advocating for social, protection should therefore ensure that system and the benefit levels are consistent with the those conditions.

An important aspect of setting benefit levels is their sustainability in the long run. Any system which establishes benefit levels that cannot be reasonably sustained is Institutionalising weakness and failure. Moreover, could have the effect of reducing the credibility of social protection itself and could embolden opponents to the system.

Social partners should also seek to ensure that the system is as efficient as possible. In a study on financing social protection, which was jointly released by the ILO and the International Social Security Association (ISSA), the authors noted that “in relative terms, the willingness to share income does not necessarily depend on the level of income, but it depends to a critical extent on
whether the system is perceived to be efficient or not. Whatever its level of wealth, a society can basically afford very high relative levels of social expenditure as long as its members are willing to finance such levels of transfers through taxes or contributions. On the other hand, very few people are willing to accept waste in public redistribution systems”. (Cichon et al 2005)

The same experts have identified key questions that should guide the level of benefits and the financing consideration:

i. What level of expenditure do we have to expect as a society in the short, medium and long term if a certain benefit (or a set of benefits) of a certain level is introduced?

ii. What would be the likely effect of the system (or a new scheme or benefit) on economic performance and on the government budget?

iii. How a certain overall level of social protection be financed – in other words, how to make sure that resources are available when benefits fall due or when a certain new benefit is introduced? Are transfers through taxes? contributions? private payments? Who should be paying for what in the social protection system?

iv. How to safeguard the value of the money that must kept in reserves to finance future liabilities

v. How to organize the financial management and governance so as to make optimum and responsible use of scarce resources?

8.0 ROAD MAP FOR BUILDING COHERENT SYSTEMS

8.1 ESTABLISHING THE CURRENT STATE

This is the Problem Identification element in the programme life cycle illustrated in Figure 2 above. The objective is to identify what are the existing gaps in establishing national SPFIs in each of the countries of the Region.

Ratification of Social Protection Conventions – The major social protection conventions that have not been ratified in each country in the Region should be identified.

National Gap Analyses – Social protection is systematised at the national level. The social protection floor is a national measure. Analysis should be done in each country to determine what social protection measures are in place currently and what measures are required to close the gap.
8.2 LABOUR-MANAGEMENT PARTNERSHIPS
The implementation of Social Protection mechanisms can be advanced by labour-management partnerships through:

i. Joint representation by representatives of workers and employers and their organisations at the national and regional level on the need to implement mutually acceptable social protection measures that may be lacking in a country or the region;

ii. Advancement of labour market programmes at the national and regional level targeted at the poor and vulnerable for skills development and improved productivity.

iii. Through the design of model provisions for inclusion in collective labour agreements (depending on the type and size of the company) that would speak to the social protection of employees.

8.3 BUILDING POLITICAL WILL
As noted, the primary actor in a social protection system is the government. Social partners would therefore need to ensure that there is political will at the national and regional level to develop robust social protection systems.

Bipartite partners should seek to understand who are the supports and opponents of building out more robust social protection systems, including understanding their interest and influence on the process. This process should also identify the role that non-governmental allies can play in the advocacy, promotion and provision of these policies.

8.4 POLICY DESIGN AND FORMULATION
While it would be useful and best to have a strengthened regional framework for social protection for all, there is sufficient space for focused national actions. Indeed, these national actions may well provide a platform for action at the regional level. Design and formulation of the policy at the national level would require:

i. Assessment of the social protection measures currently in place in the country. The assessment should identify the deficiencies in the social protection mechanisms and any gaps that would need to be filled.

ii. Consultations with major social partners including labour, private sector, civil society and development partners, to garner their views on the implementation of new social protection mechanisms and the implications of the new social protection measures. During this phase, it would be beneficial to the process if a joint position on issues surrounding social protection is outlined by worker and employer organisations.

iii. The policy design should address the gaps identified as much as is feasible. The policy design should also take into consideration the concerns and views of the social partners to reduce resistance to implementation.

iv. The draft policy should be then circulated to social partners for comment and further input to ensure buy-in.
8.5 POLICY IMPLEMENTATION

One a policy initiative has commenced; social partners must continue their collaboration in the implementation stage. It is important that social partners recognised that they may only achieve small wins at a time. These should be accepted, celebrate and leveraged to achieve even further advances.

During the implementation phase worker and employer representatives with their allies in the wider civil society should seek to ensure that the implementation of social protection policies is monitored and their impact evaluated with adequate provisions for harvesting learnings and improving the process. It is also important that workers and employers’ representatives continue to build allies both within and outside their respective movements to ensure that progress is built upon.

Another critical element should also be efforts to identify and address the underlying causes of vulnerability and exclusion. It is important to understand and continue to bear in mind that social protection policies are designed to address and alleviate risk and vulnerability but should not be an end by themselves. They should be accompanied by the design and implementation of complementary policies that address the structural causes that contribute to vulnerability and risk. These concerns should include fundamental rights at work labour market issues, employment policies and the like.

8.6 IMPACT EVALUATION

Social partners, should seek to ensure that impact evaluations are designed as an integral part of the social protection framework to ensure that programmes are assessed for effectiveness. This is a critical step as it assists countries to determine what measures are working well, what can be improved and what is simply not working. Labour and Employer organisations can assist in ensuring that the programmes are effective by actively participating in the evaluation process by highlighting gaps that they have observed in the programmes.

8.7 REASSESSMENT AND CHANGE

The findings and recommendations coming out of the impact evaluation should be incorporated into the social protection programmes to ensure that there is continuous improvement in the overall social protection system.

9.0 CONCLUSIONS

The international economic system is marked by increasing uncertainty. Additionally, climate change increases the risks and vulnerability of small states, such as those in the Caribbean. As
noted above, social protection is human right. But it is not only an end it itself. Social protection not only provides the individual with a better platform human dignity, it is also an investment in development of stable and more sustainable societies. Mothers who receive better prenatal care give birth to healthier babies, who start off with an additional advantage in life with a better chance to contribute to the society. Similarly, children who have are better nourished and educated also have a better chance of contributing to the stable development of the society. Workers, who are protected during illness have a better chance of returning to work healthier and making a contribution to the economy and the list can go on and on.

Invest time and effort and intellectual and political capital in developing social protection systems that cover all and cover various stage in the human life cycle is in the interest of both workers and employers and their organisations.
10.0 **RESOURCES**

- Bachelet, Michelle (2011). Social Protection Floor for a Fair and Inclusive Globalization, Report of the Advisory Group, Convened by the ILO with the collaboration of the WHO


- Cichon, Michael and others (2004), Financing Social Protection, Quantitative Methods in Social Protection Series, International Labour Office (ILO) and the International Social Security Association (ISSA)


- ILO Social Protection Policy Papers:

• The Vulnerability of the Small Island Developing States of the Caribbean General LC/CAR/G.588