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## ORIGINAL ARTICLE

# Three challenges of social protection in sub-Saharan Africa: informality, climate change and pandemics

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**Abstract**

This article provides an overview of social protection challenges in sub-Saharan Africa. It explores three main challenges: the integration of informal workers, the management of climate change and pandemics. Despite the proliferation of social protection programmes in sub-Saharan Africa, effective coverage remains low. About 76.3% of the population is not covered by any formal social protection mechanisms. Following the principle of qualitative comparative analysis, this article offers a twofold contribution. Firstly, it provides an overview of the diversity of social protection mechanisms in sub-Saharan Africa. This article proposes to describe the three categories of social protection using the concept of social protection mix: formal, semi-formal and informal. Secondly, using this concept, this study explores three major challenges of the social protection mix in sub-Saharan Africa. Finally, this article suggests ways to strengthen social protection systems that address new challenges and incorporate the diversity of social protection mechanisms.

**KEYWORDS**

climate change, informal sector, pandemic, social protection, social protection mix, sub-Saharan Africa

**JEL CLASSIFICATION**

I38, H55, F54, F55

## INTRODUCTION

In the last two decades, social protection has emerged as a central challenge in the field of development aid (Barrientos & Hulme, 2009). Situated at the crossroads of

health, poverty, food security and education, the establishment of social protection systems encapsulates a multitude of challenges. Social protection programmes are proliferating in low income countries (LICs) (Gentilini et al., 2020; ILO, 2024). The introduction of cash transfers

**Abbreviations:** CCT, conditional cash transfer; HIMO, highly labour-intensive public works; ILO, International labour organisation; LIC, low-income countries; OECD, organisation for economic co-operation and development; ROSCA, rotating savings and credit association; SDG, sustainable development goal; SSA, Sub-Saharan Africa; UCT, unconditional cash transfer; UNDP, United Nations Development Programme; WFP, world food programme; WHO, World Health Organisation.

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initiatives in numerous Latin American countries starting in the 1990s (Barrientos, 2023; Wood & Gough, 2006), the policy responses of Asian countries to the repercussions of the 1997 crisis (Holzmann et al., 2003; Merrien, 2013) or the development of national social protection strategies in nearly all Sub-Saharan African (SSA) countries since the 2000s (Niño-Zarazúa et al., 2012; Nowak-Garmer, 2023) underscore the ongoing dynamics in this field.

During the 2000s, there was a notable shift in the stance of international organisations regarding social protection. For instance, World Bank (World Bank, 2000), International Labour Organisation (ILO) (ILO, 2000), Department for International Development (Davies et al., 2009), Organisation for Economic Co-operation and Development (OECD) (OECD, 2009) and UNICEF (UNICEF, 2012) all repositioned themselves in the development of social protection in LICs. There was a growing consensus on the necessity of extending protection to as many people as possible (ILO, 2001). This momentum is exemplified by the incorporation of social protection into the Millennium Development Goals and subsequently into the Sustainable Development Goals (SDGs).<sup>1</sup>

At the national level, various political dynamics have also come into play. The development of universal health coverage systems (Chemouni, 2018; Murray et al., 2022) or social assistance programmes (Brooks, 2015; Slater, 2011) in numerous African countries signifies an expansion, at least in appearance, of social protection systems (Schmitt, 2020). The progress of social protection in SSA faces various challenges, including the incorporation of informal workers (UNDP, 2021), the adaptation of climate change and pandemic shocks (Abdoul-Azize & El Gamil, 2021; Béné, 2011) and the interaction of domestic political economy and transnational ideas (Hickey, 2012; Lavers & Hickey, 2016). The recent global health crisis has only intensified these concerns, putting social protection systems under strain and revealing the many shortcomings in the existing mechanisms, as well as the efforts required to achieve the stated objectives (Abdoul-Azize & El Gamil, 2021; Gentilini et al., 2020). Consequently, there remains a considerable distance to cover the population in LICs (Schmitt, 2020). In SSA, the situation is particularly challenging, with approximately 76.3% of the population lacking formal social protection coverage (World Bank, 2024). Consequently, informal

social protection mechanisms are critical (Wood & Gough, 2006).

A growing literature analyses the interaction between informal and formal mechanisms (See Devereux & Getu, 2013; Mumtaz, 2022, 2023). Stavropoulou et al. (2017) emphasise that formal social protection programmes can exert both positive and negative influences on informal support mechanisms. Formal social protection can reinforce informal support networks and households' livelihoods. However, they may also prompt individuals to disengage from informal networks or cease aiding those in need, resulting in a crowding-out effect on informal social protection mechanisms (Mumtaz, 2023).

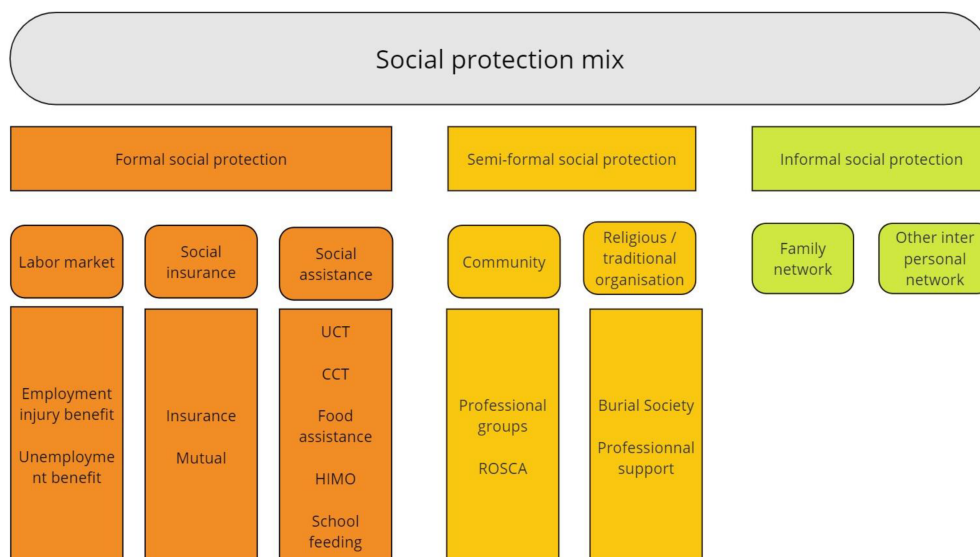
Given this context, using qualitative comparative analysis this article seeks to offer insights into the current challenges of the development of social protection systems in SSA. This study examines three key challenges: (i) the integration of informal workers; (ii) the management of climate change and (iii) the management of pandemic shocks. The main contribution of this article is twofold. First, it proposes a typology of social protection mechanisms in SSA. Using this typology, this article describes three categories of social protection by mobilising the concept of social protection mix: formal, semi-formal and informal. Secondly, based on this concept, this article explores three challenges of social protection in SSA.

This article is structured as follows. First, it presents a typology of social protection mechanisms in SSA. Second, it delves three challenges in the development of social protection systems in SSA: the integration of informal workers, the management of climate change and the management of pandemic shocks. Finally, in the discussion, this article suggests strategies to enhance social protection systems that encompass the challenges and the diversity of social protection mechanisms.

## TYPOLGY OF SOCIAL PROTECTION MECHANISMS IN SUB-SAHARAN AFRICA

This article adopts a broad definition of social protection. According to Devereux and Sabates-Wheeler's definition (Devereux & Sabates-Wheeler, 2004), social protection is all actions and interventions that enable people to cope with risks and shocks (e.g., health, employment and education). This definition is intended to be broad, to take account of the polymorphous nature of social protection in SSA (Wood & Gough, 2006). Social protection encompasses a range of policies and institutions, as well as individual and collective practices. According to Stavropoulou et al. (2017) and Devereux and Getu (2013), social

<sup>1</sup>In the SDGs, social protection is identified as an effective lever for action in poverty reduction (Target 1.3), access to safe and adequate food (Target 2.1), the development of universal health systems (Target 3.8), gender equality (Target 5.4), the promotion of decent work (Target 8.b) and the reduction of inequalities (Target 10.4) (United Nations, 2016).



**FIGURE 1** Typology of social protection mix in SSA. Inspired by Stavropoulou et al. (2017). CCT, Conditional Cash Transfer; HIMO, Highly Labour-Intensive Public Works; ROSCA, Rotating Savings and Credit Association; UCT, Unconditional Cash Transfer.

protection can be structured into three categories of mechanisms in SSA: formal, semi-formal and informal (see Figure 1).

## Formal social protection

Formal social protection comprises mechanisms established by formal national and international institutions. Within this category, the literature recognises three sub-categories: social assistance, social insurance and labour market regulations (Devereux & Getu, 2013; Niño-Zarazúa et al., 2012; Stavropoulou et al., 2017).

First, social assistance mechanisms encompass all interventions funded by taxes or resources that are not directly provided by the beneficiaries themselves. These programmes encompass a wide array of interventions, including cash transfer (conditional or not), social pension and the distribution of food and material good. Social assistance programmes represent the main social protection interventions in SSA (Gentilini et al., 2020). Second, social insurance mechanisms operate on a wage-based model. Workers contribute fees to a fund in exchange for various protection rights. In SSA, these mechanisms are particularly prominent in the former French colonies (Olié et al., 2024). Third, labour market regulations encompass all the measures and rules governing and safeguarding the operation of the labour market. These measures may include the establishment of minimum wages, regulations about child labour, limitations on working hours and provisions for the protection of workers against specific risks.

Additionally, there exist hybrid mechanisms that do not neatly fit into one of the three categories. Positioned at the intersection of social insurance and social assistance, there are universal health mechanisms. These interventions can be financed through both taxation and contributions from beneficiaries. Substantial progress has been made in the development of universal health coverage policies in SSA (Ridde, 2021). Since the release of the World Health Organisation's report on universal health worldwide in 2010 (WHO, 2010), many countries have moved in this direction (Lagomarsino et al., 2012).

## Semi-formal social protection

The concept of semi-formal social protection, as defined by Stavropoulou et al. (2017), characterises informal and collective mechanisms with established structures and rules. Within this category, multiple mechanisms can be identified. Before going into more details about these mechanisms, it is crucial to point out that the boundary between informal and semi-formal mechanisms often proves to be porous (Mamo, 2013). These mechanisms are embedded in complex household, family and community networks. Therefore, it seems illusory to separate the operation of semi-formal social protection mechanisms from interpersonal mutual aid relationships (Stavropoulou et al., 2017).

The semi-formal category is composed of various groups and associations, including religious associations (Mumtaz, 2022), socio-professional groups (Granovetter, 1995), collective and rotating savings groups (Devereux & Getu, 2013),

groups for the application of traditional norms and rules and group-based funeral insurance (Dercon et al., 2006). While the primary objective of these groups may not be to protect their members, they often serve as a means of protection in various ways. Two points are central. Firstly, these groups facilitate the development of social relationships beyond close social networks (Mazelis, 2020; Small & Gose, 2020). They provide access to new resources that are not necessarily available in family and community networks. Secondly, semi-formal social protection can serve as a significant source of support (Granovetter, 1995; Stavropoulou et al., 2017). These collectives involve contribution funds that can be mobilised in response to shocks.

### Informal social protection

This category encompasses all support relationships within diverse social groups. The heuristic value of a comprehensive enumeration of all support relationships is relatively limited (See Platteau, 1997; Stavropoulou et al., 2017). However, this article proposes to identify the main characteristics and aspects of these practices. The primary characteristic of support relationships lies in their deep integration within complex social structures. Understanding support relationships requires a thorough consideration of the social dimensions, as they are embedded into social networks (e.g., family network, community network, professional network and friendship network).

Reciprocity norms play a crucial role in the functioning of support relationships (Bloch et al., 2007; Delpy, 2024; Platteau, 1997). When one person provides support within such a relationship, it creates a moral obligation for the recipient to reciprocate with help. The structuring of support relationships is close to the structural conception of the gift, as described in the field of anthropology (Bourdieu, 2017; Lévi-Strauss, 2013; Mauss, 2007). Reciprocity within support relationships is influenced by the nature of the social relationship, the embeddedness of the relationship within various social groups and the type of support provided (Bloch et al., 2007; Granovetter, 1995; Platteau, 1997). Social embeddedness and reciprocity norms can be a guarantee in the establishment and maintenance of enduring support relationships (Blimpo et al., 2015; Goto, 2013). Nonetheless, support relationships can also be considerate as social pressures (Di Falco & Bulte, 2011; Hadnes et al., 2011). When individuals fail to meet the expectations of their social group, especially in terms of mutual aid and solidarity, they may face sanctions. These sanctions can manifest as damage to

one's reputation, the cessation of received support or even exclusion from the group.

### Social protection mix

This article considers these three components of social protection to be central to comprehending the challenges faced by social protection in SSA. This study proposes using the concept of social protection mix to simultaneously analyse these three components and their interactions (Alfers et al., 2023; Verpoorten & Verschraegen, 2008). In SSA many households use a mix of formal, semi-formal and informal mechanisms. A growing literature analyses the complexity of social protection mix in low-income countries (LICs) (Alfers et al., 2023; Devereux & Getu, 2013; Stavropoulou et al., 2017). These authors stress the importance of understanding the diversity of social protection mechanisms in at least two respects.

Firstly, social protection in LICs is largely structured around informal social protection mechanisms (Delpy, 2022; Wood & Gough, 2006). Thus, without a precise understanding of informal and semi-formal social protection mechanisms, it seems difficult to understand the complexity of social protection. Support networks (i.e., informal social protection) structured around norms of reciprocity play a major role in protecting populations as well as in the functioning of other types of social protection (Stavropoulou et al., 2017). Thus, many semi-formal social protection (e.g., ROSCAs and religious organisations) are structured around interpersonal support relationships. Conversely, semi-formal social protection can contribute to the creation and strengthening of interpersonal support relationships (Mumtaz, 2023).

Secondly, in line with the first point, it seems crucial to develop formal social protection mechanisms that take into account existing mechanisms and, more broadly, the context in which they are implemented (Olivier de Sardan & Piccoli, 2018). Indeed, the establishment of formal social protection mechanisms contributes to reshaping endogenous social protection. Thus, without a precise understanding of these arrangements (informal and semi-formal), the risks of crowding-out effects are significant (Mumtaz, 2023). It therefore becomes crucial to consider the numerous synergies among the three types of social protection arrangements. In this perspective, the concept of the social protection mix offers an opportunity to think simultaneously about the three types of social protection and their synergies. Additionally, it facilitates the development of a new framework for analysing the conception, orientation and evaluation of social protection policies. Following Verpoorten & Verschraegen (2008),



social protection mix is critical to understanding the diversity and interplay among various actors, such as the government, international organisations, NGOs, communities and families. Therefore, this concept offers a great opportunity to analyse the politics of social protection in SSA characterised by the interaction of a complex political economy and transnational organisations (Lavers & Hickey, 2016). This article mobilises this concept for the analysis of three social protection challenges from a complex perspective.

## MATERIALS AND METHODS

Drawing inspiration from the qualitative comparative analysis approach, the methodological framework of this article followed three main steps. Qualitative comparative analysis, as a qualitative methodological framework, allowed for the selection of case studies representative of the diversity of social protection programmes in SSA (Rihoux & Ragin, 2009). This method was applied to study the diversity and complexity of social protection programmes implemented in response to three key social protection challenges: informality, climate change and pandemics.

First, key variables were identified to characterise the range of interventions addressing these three challenges. Interventions were selected based on (i) the type of programme (e.g., social insurance programme, conditional or unconditional cash transfers and mutual); (ii) the income level of the country (to account for the diversity of economic contexts) and (iii) the specific type of challenge (e.g., informality, climate change and pandemics). This first step enabled the identification of several social protection programmes that met the inclusion criteria. In practice, research conducted based on these three selection criteria allowed for the identification of multiple resources (i.e., articles, reports and databases) that helped to identify and characterise programmes related to the three challenges studied. Second, the three challenges were illustrated through a selection of 9 to 10 programmes across the three challenges. These programmes were chosen based on available resources that enabled a detailed characterisation of the interventions. This step aimed to present the main characteristics of different interventions and to highlight certain programmes in detail, thereby showcasing the diversity within the selected interventions. Third, the discussion section identified trends that highlight enabling factors and obstacles affecting the implementation of interventions in response to these three challenges. This final step allowed for proposing policy recommendations to strengthen the implementation of social protection programmes.

## THREE CHALLENGES OF SOCIAL PROTECTION IN SUB-SAHARAN AFRICA

The OECD highlights seven significant challenges<sup>2</sup> in setting up social protection systems (OECD, 2017). In addition to the core objective of poverty reduction, three points are critical for the present and future challenges of the social protection mix in SSA: (i) the integration of informal workers, (ii) the management of climate change consequences and (iii) the management of pandemic shocks. The selection and characterisation of social protection programmes were carried out using resources identified during the search phase, based on the established inclusion criteria (i.e., type of programme, income level of the country and type of challenge). This research allowed for the identification of key documents to identifying programmes for the three challenges studied: the integration of informal sector workers (UNDP, 2021; World Bank, 2024), the management of climate change impacts (ILO, 2024; World Bank, 2018, 2024) and pandemic management (Gentilini, 2022; Gentilini et al., 2020; World Bank, 2024).

### Integration of informal workers

The prevalence of informal sector in the region has rendered historically formal social protection mechanisms inadequate (Anjum et al., 2021; Schmitt, 2020). This is particularly evident in the former French colonies that have largely adopted a social insurance model (Olié et al., 2024). The COVID-19 crisis has further emphasised the urgency of developing social protection mechanisms for informal workers (Alfers et al., 2023; Gentilini et al., 2020). During phases of lockdowns and, more broadly, of reduced economic activity, a significant portion of the population in many SSA countries was left without adequate support (ILO, 2020).

World Bank (2019) underscores three proposals to overcome the disconnect between social protection systems and labour markets in SSA. First, expanding the coverage of social assistance programmes to protect vulnerable populations. Second, broadening and simplifying access to social insurance mechanisms, especially for informal workers. Third, enhancing labour market flexibility to ensure 'sustainable' economic growth. The third

<sup>2</sup>The seven major challenges are as follows: (1) solving the problem of extreme poverty; (2) promoting social insurance in contexts of informality; (3) meeting the employment challenge; (4) taking advantage of the demographic dividend; (5) bringing social protection to cities; (6) adapting to climate change and (7) increasing the financing of social protection.

recommendation aligns with the World Bank's historical objective, focusing on poverty eradication through stable economic growth (Holzmann et al., 2003). The significance of incorporating informal workers into social protection systems has been emphasised by numerous other organisations. In 2017, the ILO report stressed the urgency of integrating informal workers into social protection mechanisms (ILO, 2017). This reflection began with Recommendation N°202 on social protection floors. It was then extended in 2015 with Recommendation N°204, concerning the transition from the informal to the formal sector. These two recommendations underline the importance of developing universal social protection mechanisms. This dynamic is confirmed in a joint report by the United Nations Development Programme (UNDP) and the ILO, which reiterates the importance of promoting social protection mechanisms adapted to informal workers on the African continent (UNDP, 2021).

Some countries in SSA have successfully developed formal social protection systems for informal workers. Guven (2019) highlights several initiatives in this regard. Ghana is an exemplary case, the country extended its healthcare system to informal workers as early as 2003. Other countries have adopted similar strategies for integrating informal workers, such as Kenya, Rwanda, Tanzania or Togo (see Table 1). Two distinct situations can be identified: either an existing programme incorporates informal workers (e.g., Ghana, Zambia and

Rwanda), or a new social protection programme is established to protect informal workers (e.g., Togo, Tanzania and Côte d'Ivoire).

It is also interesting to note the wide diversity in coverage. In Kenya, Kabare (2018) explains the low coverage of the programme with three reasons: (i) the voluntary nature of membership, (ii) the fast-growing of informal workers and (iii) the rate of poverty. Togo's new programmes of mutual insurance schemes have been established to provide health insurance and a pension scheme for informal workers across these various job categories (motorcycle cabs, artists and journalists, farmers and fishermen, craftsmen and shopkeepers). These mutual schemes give informal workers access to health insurance and a pension scheme (Alfers et al., 2023). The examples of Togo and Kenya illustrate the possibility of developing formal social protection systems for informal workers. However, the development of such systems must take into account and integrate existing semi-formal structures.

In SSA, various professional groups perform social protection functions. These groups maintain solidarity funds that can be mobilised in the event of various shocks, such as diseases, funerals or unemployment (Devereux & Getu, 2013). These solidarity groups are also prevalent in rural areas (Stavropoulou et al., 2017). The professional solidarity groups can as a foundation for the development of formal social protection programmes that cover informal workers (e.g. Togo and Kenya)

**TABLE 1** Integration of informal workers in social protection programmes in SSA.

Country	Programme name	Programme type	Income level	Reference
Ghana	<i>Extending</i> Ghana National Health Insurance Scheme	Insurance	Lower middle income	Brugiavini & Pace (2016)
Togo	Mutual for motorbike taxi drivers; Mutual for artists and journalists; Mutual for agricultural workers, fisherfolk and livestock breeders Mutual for artisans and traders	Mutual	Low income	UNDP (2021)
Kenya	Kenya Mbao Pension Plan	Insurance	Lower middle income	Kabare (2018)
Zambia	<i>Extending</i> the National Pension Scheme to informal workers	Insurance	Lower middle income	Miti et al. (2023)
Rwanda	<i>Extending</i> health insurance and pensions to the informal economy	Insurance	Low income	UNDP (2021)
Tanzania	The National Social Security Fund and the National Informal Sector Scheme	Insurance	Lower middle income	UNDP (2021)
Nigeria	FIWON Multipurpose Cooperative Scheme	Insurance	Lower middle income	Sesan (2022)
Côte d'Ivoire	Temporary Employment Opportunities for Youth	HIMO	Lower middle income	World Bank (2016b)
South Africa	Social Relief of Distress	UCT	Upper middle income	Plagerson et al. (2022)

*Note:* This table lists some social protection programmes that integrate informal workers.

Abbreviations: HIMO, Highly Labour-Intensive Public Works; Insurance, Insurance scheme; Mutual, Mutual insurance system; UCT, Unconditional Cash Transfer.

(Alfers et al., 2023). The development of formal social protection programmes must consider the existing informal and semi-formal mechanisms. This approach necessitates a comprehensive understanding of the diversity of the social protection mix in SSA. It is interesting to note that the majority of the identified programmes are social insurance programmes. Unlike the other two challenges, there are few social assistance programmes specifically dedicated to informal workers. Programmes that include informal workers also incorporate other conditions such as income level, family composition or geographical criteria.

## Management of climate change shocks

Climate change is one of the big challenges of social protection systems in SSA (ILO, 2024). The Sustainable Development Goals have enshrined social protection as one of the principal means of responding to the socioeconomic consequences of climate change. A growing literature analyses the link between social protection and climate change (Carter & Janzen, 2018; Costella et al., 2023; Silchenko & Murray, 2023; Tenzing, 2020). The vast majority of authors in this field focus on extreme weather events rather than slow-onset events (Costella et al., 2023). According to Béné (2011), three links can be established between climate change and formal social

protection. First, climate change leads to an increase in social risks (Costella et al., 2023; Parmesan et al., 2023). The multiplication of climatic hazards, such as droughts and floods, increases household vulnerability. As a result, the risks to be covered are broader. Second, climate change reduces the effectiveness of social protection programmes. By putting these programmes under strain, climate change hampers the implementation of formal social protection mechanisms. This, in turn, affects the efficiency of social protection programmes by increasing vulnerability. This holds for semi-formal and informal social protection mechanisms. Indeed, covariant shocks, by affecting society as a whole, pose particular dangers to these mechanisms (Barrientos & Hulme, 2009; Dercon et al., 2008). This third point closely aligns with the concept of adaptive social protection for climate change (Godfrey-Wood & Naess, 2016). In SSA, numerous social protection programmes have been established to alleviate the consequences of climate change (see Table 2).

The development of the adaptive social protection programmes receives substantial support from international organisations, including the Department for International Development, the Food and Agriculture Organisation, the UNICEF, the World Food Programme and the World Bank. The concept of adaptive social protection gained prominence from the 2000s onwards, largely popularised by the World Bank and the Department for International Development. Subsequently, in

**TABLE 2** Adaptive social protection and climate change.

Country	Programme name	Programme type	Income level	Reference
Burkina Faso, Tchad, Mali, Mauritanie, Niger, Sénégal	Sahel Adaptive Social Protection Program	CCT	Lower middle income & Low Income	Daron et al. (2021)
Tanzania	Productive Social Safety Net	CCT	Lower middle income	Sengupta & Costella (2023)
Somalia	Somalia Baxnaano Program	UCT	Low Income	Al-Ahmadi & Zampaglione (2022)
Togo	Conditional cash transfer with conditions on nutrition	CCT	Low Income	Sodokin & Nyatefe (2021)
Niger	Cash transfer with disaster risk management component	UCT	Low Income	Stoeffler & Premand (2020)
Kenya	Hunger Safety Net Program	UCT	Lower middle income	Maione (2020)
Uganda	Northern Uganda Social Action Fund	UCT; HIMO	Low Income	Robakowski & Roberts (2021)
Ethiopia	Productive Safety Net Program	Feed; UCT	Low Income	Woolf et al. (2015)
Zambia	Social Cash Transfer Programme, Katete	UCT	Lower middle income	Sengupta & Costella (2023)

*Note:* This table lists some adaptive social protection face to climate change.

Abbreviations: CCT, Conditional Cash Transfer; Feed, Nutritional feeding programmes; HIMO, Highly Labour-Intensive Public Works; UCT, Unconditional Cash Transfer.



2014, the concept of adaptive social protection was tested in the Sahel region with the implementation of the Adaptive Social Protection Program (Daron et al., 2021). This project, supported by the World Bank and the Department for International Development, aims to establish an adaptive social protection programme in six Sahel countries: Burkina Faso, Chad, Mali, Mauritania, Niger and Senegal. In practice, this programme enhances access to cash transfers for those most vulnerable to the consequences of climate change (World Bank, 2017). Following this programme, many others have been developed (ILO, 2024). Despite the substantial resources allocated, these programmes have limited coverage. To overcome this challenge, Costella et al. (2023) consider four roles of social protection to develop 'climate-resilient social protection': (i) reduce climate vulnerability at large, (ii) mitigating the impacts of specific climate shocks, (iii) limiting the negative consequences of climate change responses and (iv) facilitating climate change adaptation and mitigation responses.

As with the integration of workers, it is crucial to consider existing social structures and informal and semi-formal mechanisms. Additionally, climate risks are inherently covariant. Consequently, the establishment of external mechanisms for this type of shock is vital. Furthermore, the escalating frequency and intensity of climate shocks in many LICs necessitate a significant expansion of social protection mechanisms (Carter & Janzen, 2018; Tenzing, 2020). Currently, cash transfer programmes, the preferred response to climate shocks in SSA, are largely insufficient to address these challenges.

## Management of pandemics

The proliferation of pandemics in many SSA countries presents a significant challenge to both national and international social protection systems. Over recent decades, the frequency of pandemics has substantially increased (Madhav et al., 2017). In response to this situation, most formal social protection mechanisms are inadequate. In addition, pandemic shocks affecting the whole community reduce the effectiveness of informal and semi-formal mechanisms (Devereux, 2021; Razavi et al., 2020). As a result, households are often left to cope on their own, which, in turn, exacerbates the transmission and spread of pandemics (e.g., the case of EBOLA in the absence of social protection) (Moon et al., 2015). Thus, beyond health issues, pandemics pose significant socioeconomic problems for individuals (e.g., decrease in economic activities). The COVID-19 crisis, which pushed a significant portion of the world's population into a state of growing vulnerability, also presented an opportunity

for the development of social assistance programmes. According to Gentilini (2022), this trend was particularly marked in the first half of 2020. In SSA, it is estimated that one in ten individuals benefited from a cash transfer during the COVID-19 crisis (Gentilini, 2022). Such programmes were either established or expanded in over thirty SSA countries, including Angola ('Kwenda' Monetary Social Transfer Program), Burkina Faso (Solidarity Fund), Cape Verde (Emergency Social Income for Inclusion), Democratic Republic of Congo (Emergency Cash Transfer), Gambia (Nafa Quick program), Côte d'Ivoire (Humanitarian Emergency Solidarity and Support Fund) and Somalia (Baxnano program). Table 3 lists cash transfers implemented or reinforced during the COVID-19 crisis and universal health coverage. Highlighting the significance of cash transfer programmes during this period is noteworthy. In SSA, 86% of implemented programmes during the COVID-19 were social assistance, with over 50% of these comprising cash transfers (Gentilini et al., 2020).

However, access to healthcare issues is not concentrated during periods of health crises; they are merely exacerbated. The development of universal health coverage in many SSA countries aims to address these access problems (Lagomarsino et al., 2012). Shown as a major objective of the SDGs, the implementation of universal health coverage has seen significant investments in recent years, with mixed results (Collins et al., 2023).

In the majority of SSA countries, although numerous formal social protection programmes have been established, informal mechanisms continue to be pivotal. Similar to climatic shocks, covariant shocks such as the COVID-19 have significantly impact the sustainability of informal and semi-formal social protection mechanisms. Consequently, this period has led to a substantial rise in the dynamics of poverty and vulnerability (Alkire et al., 2021; Bargain & Aminjonov, 2021). However, Ram-melt (2021) stresses that the COVID-19 has only reinforce the growth in poverty.

Social protection issues are therefore intrinsically linked to the emergence of pandemics. Karesh et al. (2012) estimate that 60% of emerging infectious are caused by pathogens in wild or domestic animals (e.g. antimicrobial resistance, ebola, rabies and zoonotic influenza). This is particularly concerning considering that the emergence of new pandemics is expected to increase as a consequence of climate change (Carlson et al., 2022). Therefore, it is imperative to design social protection systems that address these complex issues at the intersection of environmental, human health and animal health. In this perspective, the adoption of a One Health approach (i.e., considering the interactions between animal, human and environmental health)

**TABLE 3** Social protection and health issues.

Country	Programme name	Programme type	Income level	Reference
Angola	Kwenda Monetary Social Transfer Program	CCT; UCT	Lower middle income	Sousa & Zane (2024)
Cape Verde	Emergency Social Income for Inclusion	UCT	Lower middle income	Gentilini (2022)
Democratic Republic of Congo	Emergency Cash Transfer	UCT	Low income	Mukherjee et al. (2023)
Ethiopia	Urban Productive Safety Net - Direct Support Component	CCT; UCT	Low income	Gentilini (2022)
Gambia	Nafa Quick program	UCT	Low income	Gentilini (2022)
Kenya	National Safety Net Programme	UCT	Lower middle income	Devereux (2021)
Lesotho	Child Grants Programme and Old Age Pension	CCT	Lower middle income	Gentilini (2022)
Madagascar	Tosika Fameno	UCT	Low income	Gronbach & Seekings (2021)
Mauritania	COVID-19 Safety Net Support	CCT	Lower middle income	Devereux (2021)
South Africa	Social Relief of Distress grant	CCT	Upper middle income	Triegaardt (2023)

Note: This table lists the cash transfers developed or extended during the COVID-19 crisis.

presents an interesting avenue for developing social protection programmes in response to pandemics and climate change.

## DISCUSSION

The development of social protection systems in SSA faces major challenges. This study contributes to a growing body of research focused on the development of social protection systems in SSA (Devereux & Getu, 2013; Stavropoulou et al., 2017). The contribution of this article is twofold. First, it emphasises the need to analyse social protection mechanisms as a complex whole rather than as the result of the deployment of formal measures alone. In this regard, it aligns with the work undertaken by Stavropoulou et al. (2017) and Devereux and Getu (2013). The use of the social protection mix concept appears central to envisioning the development of new social protection policies adapted to the diversity and complexity of contexts in SSA (e.g., diversity of institutional structures, diversity of power structures and diversity of informal and semi-formal mechanisms). In this way, the re-embedding of formal social protection mechanisms into existing social and solidarity structures is fundamental (Alfers et al., 2023; Olivier de Sardan & Piccoli, 2018). Secondly, this article highlights the need to develop social protection systems adapted to the increasing complexity of social risks intersecting health, social, economic, climatic and security issues. New challenges related to climate change and the emergence of pandemics are, by

definition, multifaceted (Romanello et al., 2024). This article underscores the necessity to move beyond traditional social protection systems inadequate for the complexity of risks in LICs.

The findings of this article highlight several recommendations for guiding social protection programmes in response to the three challenges studied herein, but also more broadly to the issues faced by the protection of populations in LICs. Before presenting the recommendations, it is important to emphasise the need to tailor these recommendations to the complexity and diversity of national and local contexts (Olivier de Sardan & Piccoli, 2018).

As highlighted by the recent ILO report (2024) (Universal social protection for climate action and a just transition), achieving universal social protection is crucial. In this perspective, several recommendations can be emphasised. First, it is essential to provide access to a basic social protection floor for the most vulnerable populations (ILO, 2011). It is also important to prioritise specific groups of workers who are already close to the formal economy and have some capacity to contribute or organise (e.g., producer groups and professional associations). Integrating informal sector workers into sustainable social protection systems requires rethinking social protection mechanisms in the form of new social contracts (Plagerson et al., 2022).

Second, the universality of social protection systems must, in part, rely on the implementation of universal health coverage (Collins et al., 2023). The SDG 3.8 target for 2030, adopted in 2015, is still far from being achieved

in SSA (WHO, 2024). Indeed, the vast majority of universal health coverage systems are not effective and only cover a tiny fraction of the population (Lozano et al., 2020). The deployment of universal health coverage must be supported by sustainable financing mechanisms that ensure its longevity (Gautier & Ridde, 2017). To achieve such an objective, it is crucial to adapt these financing mechanisms to national contexts (i.e., employment market structure, economic sector structures and presence of natural resources).

Third, there is a need to expand social assistance systems while ensuring sustainable financing for these programmes. Despite significant resources being allocated, the numerous cash transfer programmes struggle to cover a significant portion of the population. According to the ASPIRE database, only 20% of the population is covered by a social assistance programme (World Bank, 2024). Most of these social assistance programmes, which primarily focus on poverty reduction, have difficulty reaching the most vulnerable populations (ILO, 2024). It is also essential to ensure the sustainability and effectiveness of social assistance programmes. By adopting a systemic approach, existing safety nets could be integrated in national laws and thus connected to other formal social protection systems (ILO, 2024). In this perspective, it seems necessary to rethink social assistance programmes using a rights-based approach to guarantee the principles of universality and non-discrimination in protection. Despite the efforts needed, these social assistance programmes appear particularly well-suited to emergency situations such as natural disasters or pandemics (Bowen et al., 2020; World Bank, 2016a).

It must be noted that since the adoption of ILO Recommendation No. 202 in 2012, social protection systems in LMICs are far from being 'universal' (World Bank, 2024). This goal of universalisation is largely constrained by the limited availability of funding (ILO, 2021), with significant variability depending on national contexts (Schmitt et al., 2020). Referring to public social protection expenditure (excluding healthcare) expressed as a percentage of GDP, SSA countries spend an average of 2%, compared to 10.6% in Latin America and the Caribbean and 9.5% in East Asian countries (ILO, 2024). As Barrientos (2016) emphasises, it is essential to achieve an appropriate financing mix to ensure the availability of necessary resources. Several avenues can be considered for financing universal social protection: (i) increasing tax revenue (e.g., taxing corporate profits, financial activities, property, imports/exports and natural resources), (ii) managing debt through borrowing and restructuring and (iii) increasing aid transfers. Furthermore, when considering the diversity of contexts in SSA, the situation in LICs is even more problematic (ILO, 2024). Thus, without massive and sustainable financing for social protection systems, universalisation will remain a distant mirage.

Beyond the goal of universalisation, it is crucial to integrate a dual complexity into the implementation of social protection systems. First, as Olivier de Sardan and Piccoli (2018) emphasise, it is essential to consider the complexity of national and local contexts in the development of social protection systems (i.e., national institutional context, existing informal and semi-formal social protection mechanisms and complexity of risks to be covered). To achieve this, analysing the complexity and diversity of social protection mixes is a fundamental condition for the success of programmes (Stavropoulou et al., 2017). It therefore seems necessary to strengthen studies accompanying the development of social protection programmes that capture the complexity and diversity of local social protection mechanisms (Mumtaz, 2023). Second, in relation to the complexity of climate and health crises, it is essential to develop mechanisms that integrate the interaction of climate, health, social and economic risks (Cunningham et al., 2017). In this perspective, the development of social protection systems adopting a One Health approach seems to be a promising solution. This approach would simultaneously consider environmental protection, agricultural dynamics, climate events, new pandemics and the protection of human populations (Zinsstag et al., 2018). This approach is also interesting to emphasise the global aspect of these issues. Therefore, it is crucial to think of comprehensive solutions capable of addressing global phenomena. Such mechanisms could be particularly effective in protecting a large part of the population in SSA, whose agro-pastoral activities are largely dependent on the consequences of climate change (Calzadilla et al., 2013; Kotir, 2011).

## CONCLUSION

This article emphasises the urgent need to implement the necessary efforts to develop sustainable social protection systems that can effectively address the challenges faced by LMICs. This study highlights the importance of integrating a dual complexity in the development of social protection programmes: (i) the complexity of national and local contexts and (ii) the complexity of climate, health and economic risks. The One Health approach provides a promising framework for integrating environmental, health and economic considerations, fostering comprehensive solutions that accommodate this dual complexity.

## DATA AVAILABILITY STATEMENT

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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