

# Policy Brief

## HOW SOCIAL PROTECTION FACILITATES DEMOGRAPHIC CHANGE

**By 2050, the population of Sub-Saharan Africa will almost double.** Today, on average, women in the region have 4.6 children – about twice as many as in the rest of the world. Such high population growth presents enormous challenges for countries in Sub-Saharan Africa. Most countries in the region are already struggling to provide sufficient schools, hospitals, food, and clean water for their populations. As a result, many people are unable to adequately protect themselves from existential risks.

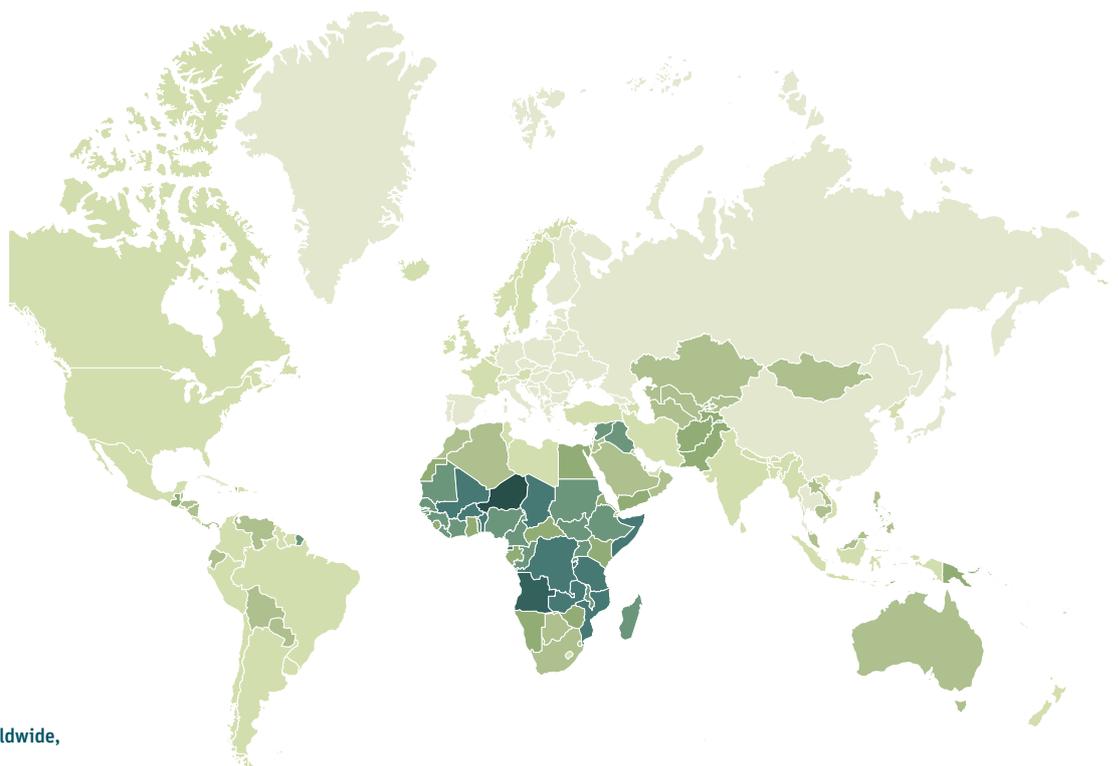
**Social protection measures can lift the most vulnerable out of poverty and at the same time accelerate progress in education, health, and nutrition – key areas which are also relevant to demographic change.** Social protection ensures that people do not go hungry in the event of crop failure or lack of income opportunities, that people can access basic health care when they are ill, or a pension once they can no longer secure their livelihood in old age. It provides children and young people with education and opportunities to lead a more self-determined life.

In the last two decades, governments across Sub-Saharan Africa have invested in the expansion of their social protection systems. **Despite huge progress in this area, as of now only 13.7 percent of the population in Sub-Saharan Africa benefit from at least one form of social protection.** This is because most people in the region work in the informal sector with no access to unemployment benefits or pensions, and pay little income tax.

### Where the population is growing

Global population growth is increasingly concentrated in less-developed nations and particularly in Sub-Saharan Africa, where women have about twice as many children as in the rest of the world. As a result, the population in Sub-Saharan Africa is projected to almost double over the next three decades.

-  under 0
-  0 to under 25
-  25 to under 50
-  50 to under 75
-  75 to under 100
-  100 to under 125
-  125 to under 150
-  150 and over



Projected population growth worldwide, in percent, 2020 to 2050  
(Data source: UNDESA)

## The influence of social protection on demography

There is evidence that social protection has the potential to facilitate demographic change. To harness this potential, **each country should adapt their social benefits** – from basic social assistance to complex multi-pillar systems of protection – **to their current phase of demographic transition.**

For countries **in an early phase of demographic transition**, approaches that provide basic support for the poorest households are recommended. In this phase, a countries' population is still growing, the number of children per women is only slowly declining, and a large proportion of households lives in extreme poverty. The evidence suggests social protection can serve as an accelerator for improved living conditions, create access to education, health and better nutrition, and thus impact fertility.

- In **Tanzania**, for example, 1.1 million households receive cash transfers – roughly one in ten in the country. The measures help ensure that the children of couples who receive the money attend school more frequently and for longer. As a general rule, girls who attend school longer will marry later and have fewer children.

- In **Malawi**, informal saving groups stabilize household incomes and reduce peoples' risk of falling into poverty. This lowers the likelihood of early pregnancy of young women within the participating households.

- In **Zambia**, free school meals ensure that children and particularly girls can learn better and have brighter prospects of gaining a good educational qualification. Specifically, the free meals have increased school attendance by 5.4 percent in primary schools and 14.3 percent in secondary schools.

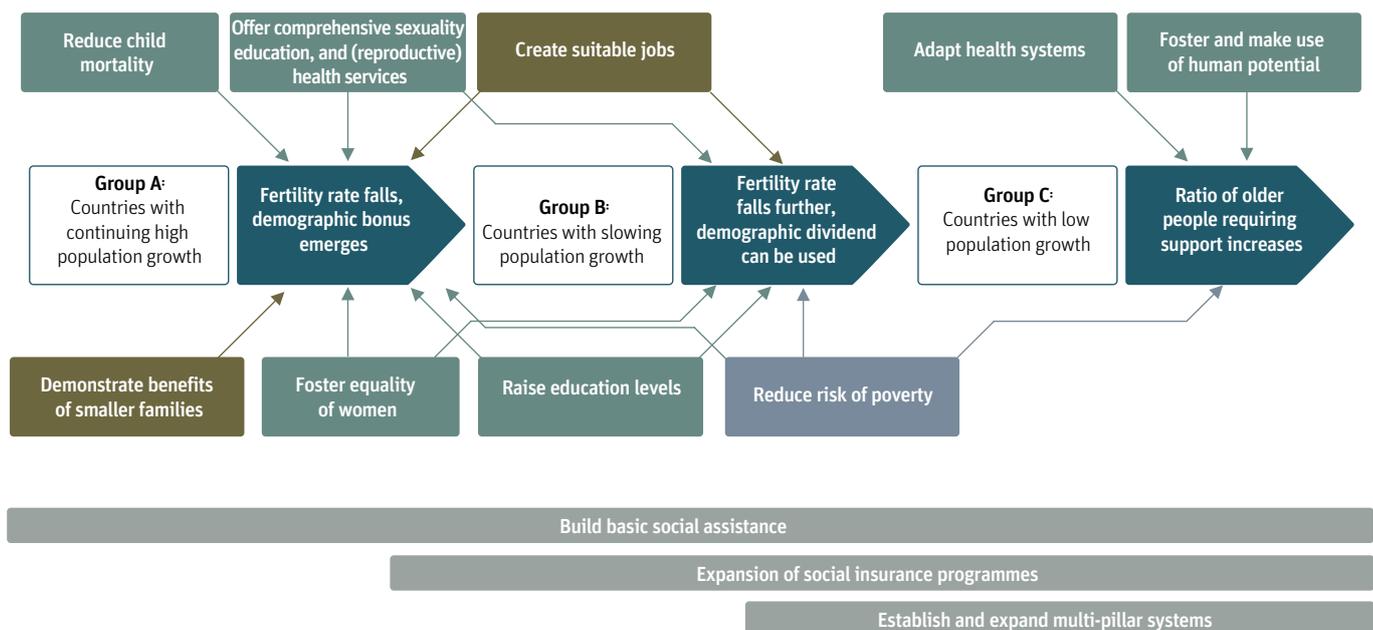
**When countries enter a more advanced stage of the demographic transition** and fertility desires are slowly shifting towards smaller families, a basic pension in combination with a basic health insurance package that includes family planning services has the potential to further reduce the number of children, and promote equality and empowerment for girls and women.

- **Rwanda** has insured over 95 percent of the population within ten years with a community-based health insurance. Over the same period, maternal and child mortality decreased by 30 percent. Wherever children have a higher chance of survival due to better health care, parents choose to have fewer children one to two generations later.

- **Ghana** has linked cash transfers for the poorest with free health services. Instead of spending money on doctor visits and medicines, they can invest in sending their children to school and in food. This amplifies the impact of the transfer on fertility rates.

### How social protection facilitates demographic change

Social protection can have a direct and indirect effect on fertility rates. For instance basic social assistance can help the most vulnerable climb out of poverty, and simultaneously accelerate progress in areas like food security, health and education – all of which are relevant to demographic change. At the same time, a greater range of social insurance measures that protect people from life risks, in combination with other measures, can foster long-term behavioural changes. When child mortality drops thanks to better nutrition enabled by cash transfers, or receipt of a basic pension means children are no longer required to bolster household income, parents as a rule tend to opt for smaller families. Social protection thereby has an indirect influence on the factors that are relevant in the demographic transition.



- directly influenced by social protection
- indirectly influenced by social protection
- other areas of influence

Schematic depiction of the effect of various forms of social protection on population trends  
(Own diagram based on BMZ)

**In countries where the number of children per women have already declined more sharply**, and the number of old people is growing, a basic state pension, together with an employer-funded pension scheme, is suitable to meet the needs of an ageing society. When people know that the state will support them in old age, and they will not need to rely on their children when they can no longer work themselves, this generally leads to a desire for smaller families.

■ In **South Africa**, a basic state pension together with a work-based pension scheme covers the entire population of those over 60 years of age. The elderly often live in one household with their extended family and finance their grandchildren's ongoing school attendance. As a result, women aged between 20 and 30 are up to 15 percent more likely to be employed than those not receiving the benefit.

■ In **Namibia**, too, all those over 60 receive a basic pension, regardless of their income. Evidence shows that Namibian women aged 30 to 45 are making a conscious decision to have fewer children because they know they will be looked after by the state in old age.

## What Next?

Data on the positive impact of social protection systems on population dynamics in Sub-Saharan Africa remains limited. However, evidence from this analysis shows social protection can reduce the risk of poverty; improve health, educational opportunities, incomes, and food security; and strengthen women's empowerment. **By serving as an accelerator for improved living conditions, and better health and education outcomes, social protection influences demographic change.** To better tap into these benefits and opportunities, development cooperation agencies should:

■ ... draw greater attention to the potential of social protection to accelerate demographic change, **help improve available data, invest in research, and strengthen local analytical capacity** to better understand the interaction between social protection measures and fertility rates.

■ ... **highlight the supportive effect of social protection systems in the demographic transition in dialogue with partner countries**; and develop and extend advisory capacity at the intersection of social protection and population development.

■ ... **more closely link social protection measures to the improvement of services related to sexual and reproductive health and rights**, including family planning, with a focus on women and girls.

■ ... further **support the expansion of social protection measures** that can positively impact population and development.

■ ... work with partner countries to **guarantee the financing** of their social protection services.

■ ... anchor the positive impact on fertility and population development in social protection strategy papers; and align recommendations for developing social protection systems more closely with each individual country's phase of demographic transition.

■ ... **focus more on young people of working age** by, for instance, developing suitable social insurance options for people employed in the informal sector – to expand the reach of social protection measures beyond families with children and older people.

The full study is available at: <https://www.berlin-institut.org/en/publications>

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