

Press Release

## **Social protection across the life course**

A new study from the Berlin Institute for Population and Development reveals how social protection systems in Sub-Saharan Africa can influence demographic change

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**More than 1.1 billion people live in Sub-Saharan Africa today, and this number is expected to double by 2050. Yet many governments in the region already struggle with providing sufficient schools, hospitals, food and clean water for their populations. Many countries are trapped in a vicious cycle of population growth and poverty. Social protection systems offer hope to break free of this cycle. They can lift the most vulnerable out of poverty, accelerate progress in education, health and nutrition, and thus indirectly impact fertility rates – the average number of children per woman.**

That's why many governments in countries across Sub-Saharan Africa have accelerated the development of basic social protection systems over the last two decades. Currently, only 13.7 percent of the population of Sub-Saharan Africa benefits from at least one social protection measure. Most people across the region remain excluded from, for instance, pension and health insurance schemes because they work in the informal sector and do not pay taxes. Nevertheless, there is evidence that basic social protection measures such as cash transfers result in girls attending school longer and becoming pregnant later. Free school meals cause children to attend classes more regularly and learn better. And people who receive a pension are more likely to have smaller families because they are less dependent on their children for support in old age.

"These factors all contribute to a decline in fertility rates and advancing demographic change," says Catherina Hinz, Executive Director of the Berlin Institute for Population and Development. "Countries can harness these opportunities by adapting their social protection systems to their current phase of demographic transition." The Berlin Institute analyzed how social protection measures affect population development in selected sub-Saharan African countries and presents its findings in the new study "Social protection across the life course."

### **Basic social protection measures as a first step**

In Tanzania, Zambia and Malawi, where populations continue to grow, and the fertility rate is only slowly declining, social protection usually means basic security for the poorest households. In Tanzania, for example, 1.1 million households receive cash transfers—roughly one in ten Tanzanian households. Although more than half of the households receiving cash transfers continue to live below the poverty line, the measure has a positive impact. It helps ensure that the children of parents who receive a transfer are healthier and attend school more frequently and for longer. "Better education increases the opportunities for young women to make self-determined decisions about the kind of life they wish to lead," says Lorena Fuehr, co-author of the study. "As a rule, they then have children later and fewer children overall."

Even though social protection measures in many low-income countries so far only reach a small proportion of the population, they improve living conditions and access to education in many places. In Malawi, informal savings groups stabilise household incomes and reduce the risk of people falling into poverty. In Zanzibar, a universal basic pension ensures that older people are no longer reliant on having large numbers of children and grandchildren to support them. "To achieve sociodemographic impact, governments should improve the quality of education, and better coordinate and integrate the various basic social protection measures," says study co-author Lilian Beck.

## **More advanced social protection measures for more advanced demographic transition**

As countries enter a more advanced stage of demographic transition, they experience a changing age structure in the population and accordingly, changing needs for social protection measures. Kenya, Ghana and Rwanda have already further developed their social protection systems, allowing for initial projections of their impact on fertility rates. For example, with the introduction of community-based health insurance, Rwanda has been able to insure over 95 percent of its population within ten years. Over the same period, maternal and child mortality decreased by 30 percent. Where children have a higher chance of survival due to improved health care, parents one to two generations later choose to have smaller families. Ghana, in turn, has linked cash transfers for the most vulnerable with free health care services. "Instead of spending their cash transfer on doctors' visits and medicines, parents can invest it in food and their children's education," Führ says. "This amplifies the impact cash transfers can have on fertility rates."

Compared to the rest of Sub-Saharan Africa, fertility rates have declined most significantly in Southern Africa. There, women now give birth to an average of only 2.5 children. At the same time, the number of people over the age of 60 is growing. Countries such as Botswana, Namibia and South Africa are already investing heavily in expanding their pension systems. In South Africa, virtually everyone over the age of 60 is secured either by a public basic pension grant or a work-based pension scheme. In Namibia, too, everyone over 60 years of age receives a basic pension, regardless of their income. According to one analysis, Namibian women aged 30 to 45 have chosen to have fewer children since the introduction of the basic pension system.

### **Impact on fertility rates**

Data on how social protection systems potentially influence fertility rates remains limited. "Nevertheless, this analysis shows the potential of social protection systems to accelerate demographic change," says Hinz. Therefore, social security, pension and health insurance schemes should be given more consideration in population policy. Measures that show significant potential to influence population dynamics, such as cash transfers for families whose children attend secondary school, should be further expanded. "African governments should focus on social protection measures for the growing generation of young people entering the labour market," suggests Hinz. "Most young people work in the informal sector without any kind of social protection. Whether they can protect themselves from the consequences of illness or unemployment, or be secure in old age, will not only affect their chances in life but also their family planning."

The study

**“Social protection across the life course: How social protection systems facilitate demographic change”**

is available for download at:

<https://www.berlin-institut.org/en/detail/social-protection-across-the-life-course>

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**Berlin Institute for Population and Development**

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