EDUSCHOOL
ACADEMIC RESEARCH & PUBLISHERS
INTERNATIONAL JOURNAL OF SOCIAL SCIENCE RESEARCH STUDIES (IJSSRS)
(Open Access, Double-Blind Peer Reviewed Journal)
ISSN Online: 3108-1932 ISSN Print: 3139-4566

Social Security: A Global Perspective

Umesh K

Assistant Professor, Government College, Madappally, Kozhikode, Kerala, India

Article information

Received: 25th February 2026
Received in revised form: 5th March 2026
Accepted: 2nd April 2026
Available online: 8th May 2026

Volume: 2
Issue: 2
DOI: https://doi.org/10.63090/IJSSRS/3108.1932.0017

Abstract

The concept of social security carries profound significance across the globe and is closely associated with human security and human dignity. It functions as an important instrument of social and economic justice. Almost all nations in the contemporary international system provide a range of social security benefits to their citizens, although the depth and breadth of these provisions vary widely. This paper examines social security from a global and comparative perspective. It traces the grounding of social security in international human-rights instruments such as the Universal Declaration of Human Rights (UDHR) and the International Covenant on Economic, Social and Cultural Rights (ICESCR), and the standard-setting role of the International Labour Organization (ILO) and the United Nations. Drawing on a qualitative, descriptive-analytical and historical reading of secondary sources, the study compares the social security arrangements of selected developed and developing countries, including Germany, the United Kingdom, France, the United States, Canada, Australia, New Zealand, South Africa and Japan, among others. The findings show that the focus of "security" has shifted from the protection of the state and its borders by military means towards the protection of individuals and their well-being in both national and international perspectives. Among contemporary arrangements, the Canadian social safety net is found to be of particular significance. Globally, social security operates as a mechanism of protection from chronic threats such as hunger, disease and repression, and from sudden and hurtful disruptions to everyday life, even though the majority of the world's population still lacks adequate coverage.

Keywords:- Human Security, ICESCR, Social Protection, Social Security, UDHR, United Nations, Welfare State.

Introduction

Social security is protected by several international treaties, accords and declarations. It was highlighted by the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights. Article 22 of the UDHR guarantees the right to social security to everyone as a member of society. It gives protection from economic insecurity and access to basic needs, while also providing access to essential resources and opportunities for personal development and dignity. Article 25 of the UDHR guarantees everyone a minimum standard of living as well as the preservation of their own and their families' health and well-being, including access to food, clothing, housing and healthcare. It also guarantees social safety in the event of unemployment, illness, infirmity, widowhood, old age or any other uncontrollable loss of income (ILO 2019).

States that are signatories to the Covenant are required, under Article 9 of the ICESCR, to acknowledge everyone's right to social security, which includes social insurance (ILO 2001). The importance of both physical and mental health, the lowering of stillbirth and infant-mortality rates, the promotion of children's healthy development, the prevention and control of epidemics and other diseases, the maintenance of industrial hygiene, the improvement of the environment and the provision of medical care in sickness are all recognised in Article 12 of the ICESCR (Ravi 2006).

From a global perspective, the majority of people on the planet do not have access to any kind of social security. Just five to ten per cent of working-age people in South Asia and sub-Saharan Africa are covered by social safety provisions. The proportion of the population covered by social security in middle-income nations varies from twenty to sixty per cent. Nearly one hundred per cent of the population in industrialised nations enjoys social security coverage. Europe has the highest level of social security spending, at about twenty-five per cent of GDP, while Africa has the lowest, at 4.3 per cent of GDP. Over seventy-five per cent of the world's population lacks access to adequate social security (Behrendt 2013).

Several ILO Conventions and Recommendations are pertinent to social security extension policies. These include the Social Security (Minimum Standards) Convention, 1952 (No. 102); the Equality of Treatment (Social Security) Convention, 1962 (No. 118); the Employment Injury Benefits Convention, 1964 (No. 121); the Invalidity, Old-Age and Survivors' Benefits Convention, 1967 (No. 128); the Medical Care and Sickness Benefits Convention, 1969 (No. 130); the Maintenance of Social Security Rights Convention, 1982 (No. 157); the Employment Promotion and Protection against Unemployment Convention, 1988 (No. 168); and the Job Creation in Small and Medium-Sized Enterprises Recommendation, 1998 (No. 189) (Facts on Social Security 2022).

A number of other United Nations legal instruments also guarantee the right to social security. These include the Convention on the Elimination of All Forms of Discrimination Against Women, 1979; the Convention on the Rights of the Child, 1989; the Convention on the Elimination of All Forms of Racial Discrimination, 1965; and the International Convention on the Protection of the Rights of All Migrant Workers and Members of Their Families. The UDHR (UN General Assembly Resolution 217 A (III)), the ICESCR (General Assembly Resolution 2200 A (XXI), 1966) and the Convention on the Rights of Persons with Disabilities (2006) are likewise associated with the right to social security (Building Social Protection Systems 2019).

Statement of the Problem

Globally, many nations in the international system face financial difficulties relating to social security expenditure. Such expenditure is very high in many parts of the world and continues to rise with ageing populations and widening demand. In response, a growing number of states are turning towards public-private partnerships to meet social security costs and, in some cases, towards the partial privatisation of their social security systems. The central problem this study addresses is how states can extend adequate and equitable protection to their populations while managing the rising fiscal cost of social security.

Objectives of the Study

- To understand the role of the United Nations in the field of social security.
- To recognise the global significance of social security.
- To compare the social security systems of various nations.
- To understand the social safety net of the Canadian federation.

Scope and Significance

As a result of welfare politics, modern governments throughout the world provide social security to the marginalised sections of society, including the poor, the elderly, the unemployed, the disabled, children and women, in order to improve their living standards and well-being, reduce poverty and bring them into the mainstream of society. This system provides a safety net for individuals and families confronting hardship arising from old age, disability, unemployment, illness and similar causes. The significance of the present study lies in offering a consolidated, comparative view of how this protective function is organised across a range of developed and developing countries, and in drawing out the lessons that such a comparison holds for policy.

Literature Review

The scholarly literature on social security is wide-ranging, spanning law, economics, social policy and comparative politics. A first strand of this literature is concerned with defining the concept itself. Early comparative work treated social security primarily as a system of social insurance designed to protect wage earners against the loss of income arising from sickness, old age, unemployment, injury and death (Mirsha 1993). Midgley (1984), writing on social security and inequality in the Third World, broadened this framing by drawing attention to the limits of contributory insurance models in developing economies, where large informal sectors leave the majority of the population outside formal protection. The ILO (2001) similarly distinguished between social insurance, social assistance and universal provision, and argued that the boundaries of social security should be understood expansively to encompass the wider field of social protection.

A second strand situates social security within the discourse of human rights. The right to social security is affirmed in Articles 22 and 25 of the UDHR and in Article 9 of the ICESCR, and a substantial body of standard-setting literature produced by the ILO interprets these guarantees and translates them into minimum benchmarks (ILO 2019). Ravi (2006), writing in the Indian context, made the case for universalising social security as a matter of right rather than charity. This rights-based reading reframes social security not as a residual safety net but as an entitlement that states are obliged progressively to realise.

A third strand draws on the comparative welfare-state literature. Esping-Andersen's (1990) influential typology distinguishes three "worlds" of welfare capitalism (the liberal, the conservative-corporatist and the social-democratic) according to the degree to which welfare provision frees citizens from dependence on the market. This typology offers a useful lens for interpreting the cross-national variation documented in the present study: the residual, means-tested character of the Anglo-American systems, the insurance-based and status-preserving systems of continental Europe, and the universalist Nordic model are each visible in the country evidence reviewed below. The historical origins of these regimes are themselves the subject of a rich literature: Germany's Bismarckian social-insurance laws of the 1880s are widely regarded as the first modern social security legislation, while the Beveridge Report (1942) provided the blueprint for the comprehensive, universal welfare state in the United Kingdom.

A fourth strand examines the political and historical development of particular national systems. For the United States, Ikenberry and Skocpol (1987) analysed how the Great Depression shaped the Social Security Act of 1935; Berkowitz (1997) traced the programme's longer historical development; and Laurence (1987) examined the economic rationale for public, rather than purely private, provision of social security. This literature underscores that social security systems are products of specific historical conjunctures and political settlements rather than the outcome of a single optimal design.

A final strand addresses financing, sustainability and reform. Behrendt (2013), writing for the ILO, set out a two-dimensional strategy combining the horizontal extension of basic social-protection floors with the vertical extension of higher levels of provision, and documented the wide disparities in coverage and expenditure between regions. This work, together with the ILO's broader monitoring of global coverage, frames the central policy problem confronting many states today: how to extend adequate protection to the large share of the world's population that remains uncovered, while containing the rising fiscal cost of social security and managing pressures towards privatisation and public-private partnership.

Taken together, the literature establishes social security as a multidimensional phenomenon: at once a legal right, an economic stabiliser, an instrument of social justice and a contested arena of fiscal policy. The present study builds on this body of work by offering a comparative, descriptive account of how these themes are expressed in the social security systems of a range of developed and developing countries.

Research Methodology

Research Design

The study adopts a qualitative research design. Because its aim is to understand and compare social security systems across a range of countries and to assess the role of international institutions, a qualitative approach is better suited than a quantitative one to capturing the historical, legal and institutional character of these systems. The study combines descriptive, analytical and historical methods. The descriptive method is used to set out the principal features of each national system; the analytical method is used to interpret and compare those systems; and the historical method is used to trace the origins and evolution of social security legislation.

Sources of Data

The study relies on secondary sources. Data were collected from books, journal articles, periodicals and newspapers, as well as from official documents, including government reports, ILO reports and conventions, and United Nations declarations, covenants and treaties. The principal international instruments consulted include the UDHR, the ICESCR and the relevant ILO conventions and recommendations on social security.

Method of Analysis

The material gathered was organised thematically and analysed comparatively. National systems were examined against a common set of dimensions, namely their legal and constitutional basis, their principal benefits, their financing arrangements and the breadth of their coverage, so that meaningful comparisons could be drawn across countries at different levels of development.

Scope and Limitations

The study is comparative and illustrative rather than exhaustive: it draws on a selected set of countries chosen to represent different welfare models and levels of development. As it relies on secondary sources, its findings are bounded by the coverage and currency of the documents consulted, and the quantitative coverage figures reported should be read as indicative of broad orders of magnitude rather than as precise, up-to-the-moment statistics.

Results and Findings

Global Coverage and Expenditure

The comparative evidence confirms a marked global imbalance in social security provision. Coverage ranges from as little as five to ten per cent of working-age people in South Asia and sub-Saharan Africa, through twenty to sixty per cent in middle-income nations, to almost universal coverage in industrialised countries. Expenditure follows a similar gradient, from around 4.3 per cent of GDP in Africa to about twenty-five per cent of GDP in Europe. Overall, more than three-quarters of the world's population lacks access to adequate social security (Behrendt 2013). These figures frame the country-level findings that follow.

Social Security in Selected Developed Countries

The German Republic was among the first nations to tackle the problem of social security. Its early measures included the Compulsory Sickness Insurance Act of 1883, the Accident Insurance Act of 1884 and the Old-Age and Invalidity Insurance Act of 1889. The three primary foundations of Germany's system are social insurance, social compensation and social support; in addition to compensating war victims, the system also provides support to students. Its main independent components are unemployment insurance, sickness insurance, accident insurance and old-age pension insurance for wage earners and salaried workers, with administration overseen by the Federal Ministry of Labour and Social Affairs.

In Britain, social safety is identified with a centrally administered statutory income-maintenance service designed to cover all people (Midgley 1984); income security is in effect synonymous with social safety in the United Kingdom. The Department of Social Security assists people in improving their lives, operating, in its own account, honestly and equitably and providing high-quality services. According to the Department's 1995 Annual Report, the amount of benefit lost to fraud and error was 1.0 per cent in that year (Steven 1995). The British comprehensive scheme combines retirement pensions, widows' benefits and family allowances with education and health services for all, housing and employment maintenance, care for the elderly and disabled, and nutrition for mothers and children (Mirsha 1993).

Social insurance is given priority by the French Republic, where old-age insurance and sickness insurance are the two principal branches. Beyond social insurance, the French system provides income-based social assistance to elderly and disabled persons. It is comprehensive, offering universal health care, a pension system that supports retirees, unemployment benefits for those who lose their jobs, family benefits for households with children, and assistance for persons with disabilities and other vulnerable groups. The system is financed through employer and employee contributions together with government funding.

In the United States, social security guarantees citizens a stable income. The Social Security Act, signed by President Franklin D. Roosevelt on 14 August 1935, was a comprehensive law providing measures such as medical aid, disability services, health services and pension insurance (Laurence 1987). The Great Depression of the 1930s significantly shaped the Act, which aimed to establish a modern welfare state and rested on three main pillars: unemployment insurance, public assistance and old-age insurance (Ikenberry and Skocpol 1987). The coverage of social security in the United States is universal and compulsory, and its contributory nature encourages a responsible attitude towards the programme (Mirsha 1993); at the same time, in the United States as in many other countries, a number of public and private policies discourage work by the elderly (Berkowitz 1997).

The Canadian social security system comprises a wide range of social assistance and social insurance programmes for the elderly, the disabled, the unemployed, the sick, students, and children and families, together with survivor benefits, collectively known as the Canadian safety net. The Employment Insurance scheme provides temporary financial assistance to those who lose their jobs through no fault of their own, as well as sickness, maternity and parental benefits. As part of Old Age Security, a monthly pension is available to Canadian citizens and legal residents aged sixty-five and above on the basis of residency rather than work history. These initiatives are known collectively as the Canadian public pension system, whose three main components are the Defined Contribution Pension Plan (DCPP), the Defined Benefit Pension Plan (DBPP) and the Pooled Registered Pension Plan (PRPP) (Martynas 2008).

Australia's system is comprehensive, encompassing benefits for widows, the aged and the disabled, maternity leave, child endowments, unemployment insurance, health insurance and burial expenses, with administration overseen by the Department of Human Services. The "Guide to Social Security Law" serves as a decision-making framework, covering protections that lie outside the social security system itself, such as workers' compensation, paid sick leave, private superannuation, national health care and personal tax concessions. The system provides financial assistance through instruments such as the age pension, the disability support pension and the JobSeeker payment, along with family tax benefits and child-care subsidies (Mirsha 1993).

New Zealand's system is traced to the Old Age Pensions Act of 1898, which provided pensions from the age of sixty-five after twenty-five years' residency, subject to a rigorous means test. The universal "no-fault" accident insurance plan of 1974 provides earnings-related compensation for income loss resulting from any accident, whether or not it is work-related. A further significant innovation came with the Emergency Benefits Act of 1939, passed in response to the Second World War, which granted the government special powers and introduced a range of wartime measures as part of the country's broader effort to mobilise resources and ensure national security (Mirsha 1993).

In Japan, social security is known as "social services," a scope that surpasses purely economic security and extends to health care, personal social services, housing policy, and support for careers and education. The country was the first in Asia to implement a comprehensive social-insurance programme. Its system is divided into five parts (public health, social insurance, welfare services, public assistance, and old-age public-service pensions) and provides universal health insurance through a mix of public and private providers. Japan operates a multi-tiered pension system comprising the National Pension, a basic pension for all citizens, and the Employees' Pension Insurance, a mandatory plan for employees, alongside programmes such as livelihood protection, disability support, long-term care insurance and unemployment benefits (Mirsha 1993).

Other developed economies illustrate further variants. Sweden's programme serves the whole nation rather than only those in productive employment, with the state insuring most workers who voluntarily take up sickness insurance. Norwegian legislation protects all citizens against the risks of old age, illness, unemployment, accident and disability. In the former Yugoslavia, federal law required every citizen to hold disability insurance and a pension where working capacity was wholly lost or reduced, while social security formed a fundamental element of social policy in Soviet Russia, whose constitution guaranteed employment and remuneration according to the quantity and quality of labour. The principal elements of the Chinese system comprise old-age, survivorship and disability insurance, sickness and maternity benefits, medical care and workers' compensation (Mirsha 1993).

Social Security in Selected Developing Countries

Since the inclusion of Section 27 of its Constitution, social security has gained a firm footing in South Africa's legal order. Section 27(1)(c) entitles everyone to social security and appropriate social assistance, and Section 27(2) guarantees reasonable legislative measures to achieve it. The state provides financial assistance to vulnerable citizens through a range of grants: an old-age pension for those aged sixty and above, a disability grant for permanent or temporary disability, a child-support grant for caregivers, a foster-child grant for court-appointed foster parents, and a social relief of distress grant as temporary assistance for unemployed individuals aged eighteen to fifty-nine (Deker et al. 2009).

Elsewhere in the developing world, several countries demonstrate that substantial progress is possible. Costa Rica attained universal health coverage through a combination of free public health services and health insurance. Tunisia extended social security coverage from sixty per cent in 1989 to eighty-four per cent in 1999, raising both pension and health coverage. In South Africa, the government-funded state old-age pension reaches roughly 1.9 million people, about eighty-five per cent of the eligible population, and has reduced poverty among senior citizens by ninety-four per cent. In Brazil, social assistance lifts approximately fourteen million people out of acute poverty (Facts on Social Security 2022).

Comparative Overview

Table 1 summarises the principal features of the systems examined, juxtaposing their underlying model, their main benefits and a distinctive feature of each.

Table 1. Comparative overview of selected national social security systems.

Country	Model/ Basis	Principal Benefits	Notable Feature
Germany	Bismarckian social insurance	Sickness, accident, old-age and unemployment insurance; social compensation and support	First modern social security laws (1880s)
United Kingdom	Comprehensive / Beveridgean	Pensions, widows' and family benefits, health, housing and employment support	Centrally administered income maintenance
France	Social-insurance led	Universal health care, pensions, unemployment, family and disability benefits	Employer–employee contributions plus state funding
United States	Contributory, near-universal	Old-age insurance, unemployment insurance, public assistance, medical aid	Social Security Act, 1935
Canada	Mixed insurance and assistance	Employment Insurance, Old Age Security, public pension plans (DCPP, DBPP, PRPP)	Residency-based old-age pension ('safety net')
Australia	Means-tested assistance	Age, disability and jobseeker pensions; family tax benefits; child-care subsidy	'Guide to Social Security Law' framework
New Zealand	Means-tested pioneer	Old-age pensions; universal no-fault accident compensation	Old Age Pensions Act, 1898
Japan	Comprehensive 'social services'	Universal health insurance, multi-tier pensions, welfare and public assistance	First comprehensive social insurance in Asia
South Africa	Constitutional, grant-based	Old-age, disability, child-support and foster grants; distress relief	Right secured by Constitution, s.27
Sweden	Universal / social-democratic	Nationwide coverage including voluntary sickness insurance	Serves the whole nation, not only workers

Discussion

The findings reveal both a shared purpose and a striking diversity of form. Across every system examined, social security performs the same essential function, protecting individuals and families against the loss of income and the costs that accompany old age, sickness, disability, unemployment and the care of children. Yet the means by which this function is discharged differ markedly, and the variation maps closely onto the welfare-regime typology set out by Esping-Andersen (1990). The contributory, insurance-based systems of Germany and France exemplify the conservative-corporatist model, in which entitlements are tied to employment and status is preserved across the life course. The means-tested, residual arrangements of Australia and, historically, New Zealand reflect the liberal model, in which assistance is targeted at those who can demonstrate need. Sweden and the other Nordic systems approximate the social-democratic model, extending coverage to the whole population rather than only to those in productive employment.

A second theme concerns the relationship between social security and the wider idea of security. The evidence supports the view that the focus of security has shifted from the protection of the state and its borders by military means towards the protection of individuals and their well-being, the conception of human security articulated in the United Nations Development Programme’s 1994 Human Development Report (UNDP 1994). Read in this light, social security is not a peripheral welfare expense but a core instrument for securing freedom from want and from the chronic threats of hunger, disease and repression.

A third theme is the gap between the rights-based architecture of social security and its uneven realisation in practice. Although the right to social security is firmly anchored in the UDHR, the ICESCR and a series of ILO conventions, more than three-quarters of the world’s population still lacks adequate protection (Behrendt 2013). The contrast between near-universal coverage in industrialised states and coverage of only a tenth of the working-age population in parts of South Asia and sub-Saharan Africa shows that the formal recognition of a right is a necessary but not a sufficient condition for its enjoyment. At the same time, the experiences of Costa Rica, Tunisia, South Africa and Brazil demonstrate that determined policy can extend coverage and reduce poverty significantly even in resource-constrained settings (Facts on Social Security 2022).

A fourth theme is the financial pressure that now bears on social security systems and the policy responses it provokes. Expenditure is high and rising in many countries, and a number of states have turned towards public-private partnerships and partial privatisation in an effort to contain costs. This trend raises a tension that runs throughout the comparative evidence: between the universalist, rights-based logic that treats social security as a public entitlement and the fiscal logic that treats it as a cost to be managed. How states reconcile these logics will largely determine whether the coverage gap narrows or widens in the years ahead.

Finally, the comparison highlights several systems of particular interest. The Canadian safety net stands out for the breadth of its integrated programmes and its residency-based old-age pension; the Swedish programme is notable for serving the entire nation rather than only its workforce; and the United States demonstrates how a contributory, near-universal model can secure a stable income for a large population. These cases offer instructive reference points for states seeking to strengthen their own arrangements.

Conclusion

Social security is a global concern and a central instrument of social and economic justice, closely bound up with human security and human dignity. This comparative study has shown that, while almost all nations now provide some form of social security, they do so through very different combinations of social insurance, social assistance and universal provision, and with very different degrees of success in reaching their populations. Many states face serious financial pressures in meeting social security expenditure, and this is a principal reason why several are turning towards public-private partnerships and, in some cases, privatisation. Among the systems examined, the Canadian social safety net is of particular significance; the Swedish programme is distinctive in serving the whole nation rather than only those in productive employment; and the United States illustrates how a contributory system can guarantee a stable income. The overarching lesson is that the right to social security, though firmly established in international law, remains unevenly realised: closing the gap between the promise of universal protection and the reality of widespread exclusion is the central challenge for social security policy in the decades ahead.

References

Behrendt, Christina. *Building National Social Protection Floors and Social Security Systems: The ILO's Two-Dimensional Social Security Strategy*. New York: Routledge, 2013.

Berkowitz, Edward D. *The Historical Development of Social Security in the United States*. New York: Oxford University Press, 1997.

Beveridge, William. *Social Insurance and Allied Services*. London: His Majesty's Stationery Office, 1942.

Building Social Protection Systems: International Standards and Human Rights Instruments. Geneva: International Labour Office, 2019.

Building Social Protection Systems: International Standards and Human Rights Instruments. Geneva: International Labour Office, 2021.

Deker, A., L. J. Van Rensburg, R. Liffman, M. Thompson, and A. Van der Walt. *Social Security: A Concept Note*. Sabinet Gateway, 2009.

Esping-Andersen, Gøsta. *The Three Worlds of Welfare Capitalism*. Cambridge: Polity Press, 1990.

Facts on Social Security. Geneva: International Labour Organisation, 2022.

Ikenberry, G. John, and Theda Skocpol. "Expanding Social Benefits: The Role of Social Security." *Political Science Quarterly* 102, no. 3 (1987): 389–416.

International Labour Organisation. *Social Security: Issues, Challenges and Prospects*. Geneva: ILO, 2001.

International Labour Organisation. *Building Social Protection Systems: International Standards and Human Rights Instruments*. Geneva: ILO, 2019.

Laurence, K. "Justifying Public Provision of Social Security." *Journal of Policy Analysis and Management* 6, no. 4 (1987): 674–689.

Martynas, W. M. "The Canadian Safety Net for the Elderly." *Social Security Bulletin* 68, no. 2 (2008): 53–68.

Midgley, James. *Social Security, Inequality and the Third World*. New York: John Wiley & Sons, 1984.

Mirsha, N. B. *International Social Security System*. New Delhi: Anmol Publications, 1993.

Ravi, D. "Need to Universalise Social Security." *Economic and Political Weekly* 41, no. 32 (2006).

Steven, W. "Social Security Policy in a Changing Labour Market." *Oxford Review of Economic Policy* 11, no. 2 (1995): 11–21.

United Nations Development Programme. *Human Development Report 1994: New Dimensions of Human Security*. New York: Oxford University Press, 1994.