



Social protection for gender equality

Introduction

Social protection has been one of the success stories of development cooperation during the 21st century. Cash transfers have reached the poorest and most vulnerable women, men and children effectively. High standard impact evaluations show that the regular and predictable transfers have generated real improvements in the nutrition, health care and education levels of children, older persons and people with disabilities, as well as substantial local economy effects, with each dollar of transfers generating 1,7-2,5 dollars of cumulative economic growth in the local economy.

There is now a growing global policy momentum around addressing gender equality in social protection systems. This is evidenced for instance by the priority theme chosen for the 63rd session (March 2019) of the Commission on the Status of Women: *'Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls'*. This is an important topic because it helps to bring together two communities of experts: those around gender on one hand, and social policy on the other – and helps to merge their agendas that have been somewhat separate up till very recently.

A keen interest and active debate now surrounds the gender dimension of social protection – and for a good reason: more equal gender relations in a society can be seen to contribute to a greater social cohesion. But the way in which the analysis of gender and social protection is framed in this debate will be critical: do we take the existing systems as a given, or *do we seek to imagine new kinds of social protection systems that would truly transform gender relations?*

The feminist critique of existing social protection systems is well documented, arguing for instance that



Photo from Vietnam by Marja-Leena Kultanen

cash transfers may fall short of providing positive outcomes for women and girls because men tend to control the cash transfers in a household, even if several social protection programmes have chosen to pay the transfers exclusively to women. There are also studies that criticize certain conditionalities attached to cash transfers, because they tend to put the burden of compliance solely on women. It is clear that programmes that determine social assistance benefits according to a male breadwinner model where women are relegated the role of 'dependants' of a 'head of household' will produce counter-productive outcomes from a gender equality perspective.

EU Social Protection Systems (EU-SPS) Programme / Finland approach

The starting point of the EU-SPS/Finland was that ideally, social protection systems should be based on a comprehensive set of public policies designed to address risks during various times of a person's life course. This can include policy measures such as social insurance, social assistance, access to social and care services, and policies which promote inclusion in productive and



income generating activities, including minimum labour standards, child and family benefits including maternity protection and paternity leave, employment injury benefits, sickness and disability benefits, health protection and old-age benefits as well as unemployment insurance. It is important to conceive of social protection not as a set of narrow programmes focused on social assistance to the poorest segments of the population only, but rather as a comprehensive set of social policies that seek to ensure greater equality in a society.

If gender equality is to be addressed more thoroughly, there is a real demand for debate amongst policy-makers and practitioners around the basic design of social protection systems: how can these systems help to transform gender relations in a society towards greater equality? In other words, how to go beyond addressing simply ‘gender mainstreaming’ concerns with regard to existing cash transfer programmes, and instead discuss the set of broader social policies that can serve as a driver for gender equality in a society? This debate is about building comprehensive social protection systems and designing national social policies that best promote gender equality.



Here, it is key to shift away from treating women and girls as “vulnerable groups” per se. Instead, the approach should be to address the different risks across the life course that causes vulnerabilities, particularly at various times of transition (e.g. adolescence, marriage, divorce, pregnancy, sickness, death of family members/widowhood, old age). The starting point here is the recognition that only *comprehensive social protection systems* can address the major structural causes of inequality, such as the time poverty of women and girls due to their everyday unpaid care burden. Elements of



comprehensive social protection system – for instance, affordable and high quality child care services, strong sexual and reproductive health and rights services and a strong body of professional social workers – can hence serve as a key driver for a more equal society and greater well-being of all.

Challenges to address

The “breadwinner” model

In many countries social protection schemes have been designed around a male breadwinner model, assuming an uninterrupted and full-time career in the formal economy. This model penalizes women. Women tend to have lower total accumulated contributions because they are underrepresented in the labour market. Their labour participation is 26 percentage points lower than that of men, and their careers in the formal labour market are often fragmented due to unpaid care work obligations. They are overrepresented in the informal economy and carry the main burden of care work within households. [1]

Women in informal work

Globally more than half of the population is not covered by any type of social protection scheme and less than 30 per cent enjoy comprehensive social protection [1]. Women make up a disproportionate percentage of workers in the informal sector. In South Asia, over 80 per





cent of women in non-agricultural jobs are in informal employment; in Sub-Saharan Africa 74 per cent and in Latin America and the Caribbean 54 per cent. Working in the informal economy excludes women from most contribution-based schemes and leaving them completely without any protection of labour laws, social benefits such as pension, health insurance or paid sick leave. Women tend to work for lower wages in unsafe conditions, including risk of sexual harassment.

The lack of social protection has long-term impact on women. E.g., fewer women receive pensions globally leading to more elderly women living in poverty. [2]

Women in care work

Studies show that women undertake 75 % of all unpaid care work and spend 2.5 times more time on these care tasks than men do [1]. As a result, they have less time to engage in paid labour, entrepreneurship or political life, or work longer hours combining paid work on the labour market and unpaid work at home. Globally women on average spend 11 hours a week less on paid work than men do. They also often have interrupted contribution histories due to periods of full time care responsibilities at home.

Women's unpaid work subsidizes the cost of care that sustains families, supports the economy and often fills in for social protection. Still it is rarely recognized as "real work". Unpaid care and domestic work is valued to be 10 and 39 per cent of the GDP and can contribute more to the economy than manufacturing, commerce or transportation sectors. [3]

Gender pay and pension gap

The gender pay gap means that women are paid less compared to men for doing work of equal value. Globally women only make 77 cents for every dollar earned by men. This prevents women from making the same amount of contributions as men, ultimately leading to lower benefit levels [1]. Therefore, besides working towards greater income equality it is critically important to strive also towards gender equality in terms of social protection benefits.

Recommendations for gender-responsive solutions in employment

Informal work

- Governments should support the transition from informal to the formal economy (in line with ILO Recommendation 204) by creating decent jobs in the formal sector, providing incentives to transition from informal to formal work, simplifying procedures for registering business, enforcing labour laws and workplace regulations and improving access to finance for entrepreneurs and small businesses. [1]
- Introduce policies and schemes that tailor contributory social insurance to the income patterns of various occupational groups in the informal sector, as well as to make sure that informal workers can also access adequate public non-contributory social protection schemes, such as basic social pensions and guaranteed minimum unemployment benefits.

Access to labour market:

- Government policy makers should enhance access to public care services to lighten women's burden of domestic care work – this would allow women to join – or return to - formal paid labour market and entrepreneurship. Formalizing care work not only effectively removes barriers to women's participation in the labour market, but also reduces women unpaid care obligations and enables women to get into formal jobs with right to pension and health insurance, contributing to the closing of the gender pay and social protection gaps.
- Governments should promote paid family leaves for both women and men with the guarantee of returning to the same job afterwards. This would prevent women from leaving the labour market altogether. A gender-neutral right to family leave can also reduce gender differences in work and care.



Closing the gender pay and pension gaps:

- Enforcing equal pay legislation can help ensure decent livelihoods for working women and address part of the imbalance in women and men's social security contributions and benefits. Social insurance systems can be so designed that they provide cross-subsidization to guarantee adequate benefits for women, whose careers and vesting periods have been interrupted due to unpaid social care obligations at home. Also hybrids of individual contributions and tax-funded subsidies can be used to make sure that also women's contributions generate adequate social protection benefits.
- Minimum living wages' legislation should not only aim at establishing a basic minimum living wage and extending the coverage, but should also ensure that the wage is sufficient to provide a decent standard of living to all low paid workers. Since women are overrepresented in low paid work it would usually benefit women more. [4]

Challenges to address in periods of vulnerability during the lifecycle of women

Adolescence

Adolescents are key to drive social change and to breaking the intergenerational cycle of poverty and vulnerability. This can only be achieved if their education, health, employment and social protection demands are met and their human rights are realized. Still, both adolescent girls and boys are routinely neglected in social protection schemes. Specifically girls are vulnerable during adolescence facing multiple barriers and risks hindering them from accomplishing their full potential.

Barriers to girls' education often derive from gender discrimination. School costs may be too high for the



family and when they cannot afford to educate all their children boys tend to be favoured. Household tasks and unpaid care responsibilities are often transferred to girls, which prevents them from attending school. Early pregnancy and child and forced marriage increase the likelihood of high rate of school drop-out for girls. Lack of menstrual hygiene products and lack of sufficient sanitary facilities in school causes girls to stay home during their period and miss routinely school on monthly basis.

Sexual abuse and violence which girls too often encounter as well as risky behavior due to the lack of life skills education, contraceptives and decision-making power, expose them to unwanted pregnancy, unsafe abortion, sexually transmitted infections incl. HIV infection, as well as increased likelihood of maternal and child morbidity and mortality. Female youth employment rate is globally lower compared with that of male youth and they are overrepresented in the informal sector. Adolescents working excessive hours and/or illegal conditions are less able to complete their education.

Maternity

Maternity protection is a human right and an essential prerequisite for the achievement of women's rights and gender equality. However, still today about 800 women die every day of pregnancy or childbirth related causes. 99 % take place in the developing countries and most of them could be prevented either with adequate medical help or social protection policies. Furthermore, many women suffer from discrimination at the workplace because of inadequate maternity protection. [5]



Despite improvements globally, less than 40 per cent of women in employment worldwide are covered by law under mandatory maternity cash benefits schemes. Access to adequate income security during maternity leave is crucial for the health and economic protection of women. It also contributes to the substantive equality of women in the labour market, supporting women to stay in paid employment. [6]

Affordable child care services and parental leave are lacking in many countries making women interrupt or leave their jobs permanently in order to stay home to take care of children.

Old age

Old age is particularly vulnerable for women. Women not only live longer than men but are also less likely to enjoy income security and economic independence in old age. Women have more likely worked in informal economy and their domestic unpaid care-giving responsibilities often result in interrupted careers or never having entered the labour market. As a consequence they are left outside any contributory social protection schemes including the right to pension. Pension systems may also treat women and men



Maputo, Mozambique. Photo by Hanna Öunap.

differently. Women may for instance have earlier mandatory retirement age, which exposes them to vulnerability if pension benefits are based on years of contribution. [7]

Recommendations for gender-responsive social protection solutions during the lifecycle

Adolescence

Enhance legislation and policies to ensure

- girls' attendance in school while pregnant and return to school after delivery
- childcare services for teenage mothers in connection with or near the school
- protection for girls against sexual harassment and violence in and outside schools eg. by
 - training teachers and police to address these incidents in a gender-sensitive way
 - convicting the perpetrators
- providing separate sanitation facilities for boys and girls in schools
- provision of scholarships for girls conditioned on school attendance for vocational and life skills training
- implementation of family and individual support programmes providing counselling and information on health related risks such as child marriage and pregnancy
- provision of social transfers to families for school transport and uniforms in order to reduce financial barriers to accessing secondary school and vocational training
- provision of school meals to pupils would serve as an incentive for families to keep girls in school
- collaboration between school and health care to eg. employ school nurses to provide health care services, sexual education, free-of-charge contraceptives, and menstrual hygiene products



Maternity

Introduce and promote legal and policy reforms to ensure

- the provision of universal maternity cash benefit for basic income security before and after childbirth.
- universal maternity health care
- paid family leave for both parents with the guarantee of returning to the same job
- access to affordable child care services

Old age

Introduce and promote legal and policy reforms to

- expand non-contributory social pensions that provide basic income security for all regardless of individual contributory labour market records
- ensure that the benefit levels of social pensions are high enough to keep older women out of poverty
- compensate the time dedicated to childrearing and other unpaid care work through adequate contribution credits

Investment in social worker profession

An essential aim of the social worker profession is to enhance social protection systems so that people are able to live in their social environment confidently, securely, with dignity and with the full realization of their rights. The role of social workers is to mediate between state services and family community systems to achieve outcomes that reinforce the capacity of family and community in sustainable self-care and the ability access social protection systems when necessary [8]. Working on the grass-roots level, social workers have an in depth vision of the situation and various lifecycle risks and vulnerabilities of the individual families and their members.

Governments should invest in a robust body of social workers that are trained in human rights based and gender responsive service provision in order to achieve universal coverage of social workers while keeping the work load of social workers manageable.

What did the EU-SPS Programme do?

The EU-SPS Programme/THL-Finland emphasized interlinkages between social protection, infrastructure, services and productive inclusion, while facilitating a close partnership and promoted dialogue on the CSW 2019 theme “Social protection systems, access to public services and sustainable infrastructure for gender equality and the empowerment of women and girls” between policy experts in Finland, EU, African Union, UN-Women (HQ and African regional offices and 10 African country offices), UN-DESA, SPIAC-B, DAC-Gendernet. The SPIAC-B Gender Working Group’s first meeting was held at the Permanent Mission of Finland to EU in Brussels in June 2019, facilitated by the EU-SPS/Finland. It will also engage African experts on the CSW topics before, during and after the CSW in March 2019.

The EU-SPS/Finland funded and facilitated the TRANSFORM Social Protection Leadership training course for UN Women Staff from 10 UN-Women country offices and 2 regional offices in East and Southern Africa. This training strengthened the capacity of UN-Women gender experts to speak and facilitate national level dialogues in Africa on Social Protection Systems for Gender Equality, which is the main theme of the UN Commission on the Status of Women (CSW).

Furthermore, EU-SPS/Finland has agreed to facilitate the participation of a number of African female social protection experts at the UN-CSW, and to facilitate three side events at CSW with the African Union, Government of Zambia, UN-Women Africa, SPIAC-B Gender Group and other partners. After the CSW, EU-SPS/Finland is going to support UN Women Africa in making visible CSW-results on the linkages between social protection and gender equality – with particular emphasis on Africa - at the AU Conference of Social Ministers with a parallel event on Social Protection as a Tool in Promoting Gender Equality.



EU Social Protection Systems Programme

EU-SPS co-operation with 11 countries and regional organizations in Africa and Asia

The EU Social Protection Systems (EU-SPS) Initiative supports national, regional and international expert institutions in 11 mainly low income countries in their efforts to develop inclusive and sustainable social protection (SP) systems.

Partner countries:

Cambodia, Ethiopia, Indonesia, Kyrgyz Republic, Malawi, Mozambique, Namibia, Tanzania, Togo, Vietnam and Zambia.

Funding:

the EU, OECD and Government of Finland.

Implementation:

OECD Development Centre and Government of Finland's National Institute for Health and Welfare (THL). The four-year initiative was launched in 2015. Germany joined the initiative in 2016, with parallel funding through GIZ on behalf of BMZ.

For more, please visit our website at:

www.thl.fi/eu-sps