

How to Design Gender-Sensitive Social Protection Systems



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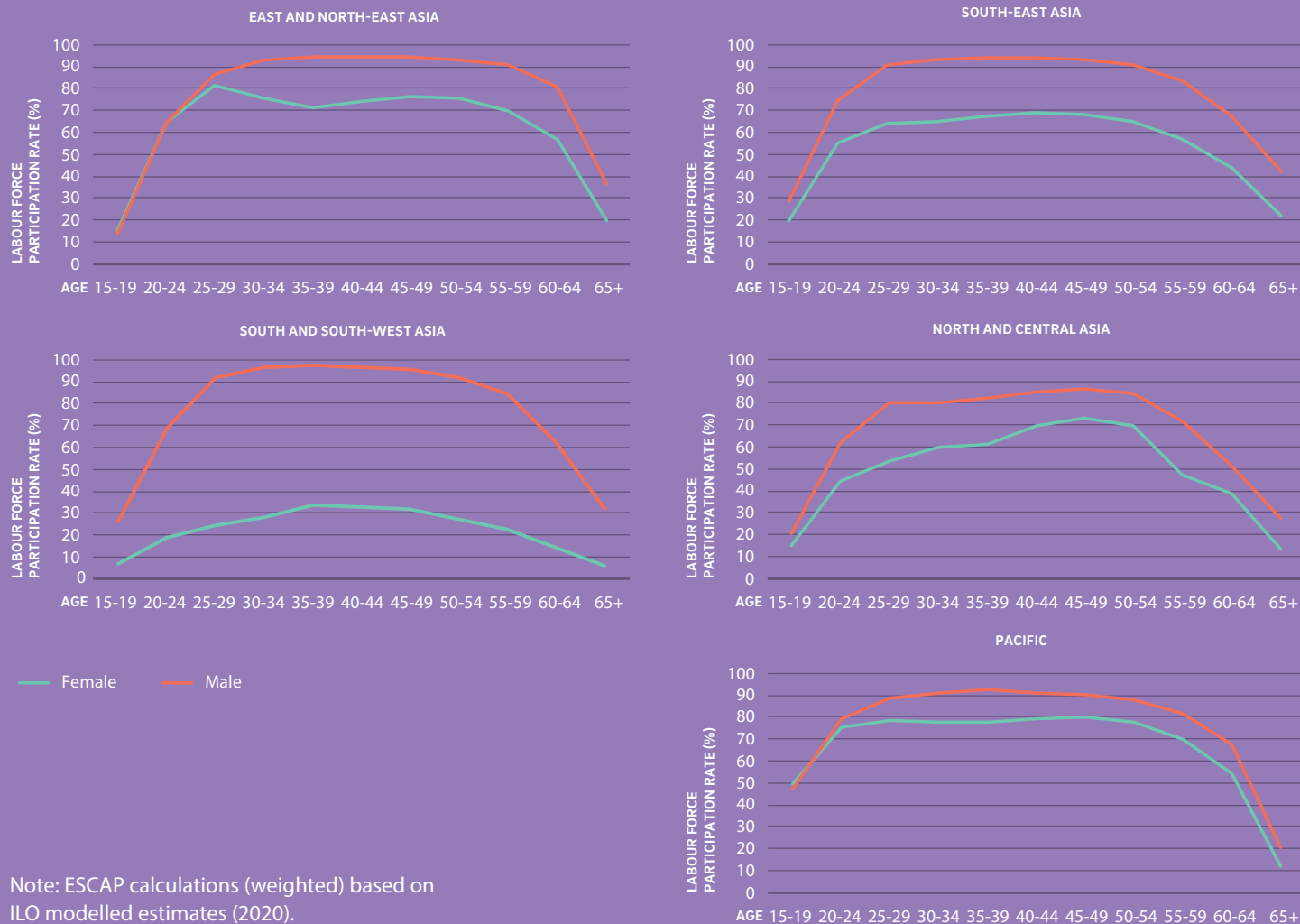
Why social protection schemes need to be gender-sensitive

This is the sixth in a series of policy primers developed to support policymakers and practitioners in Asia and the Pacific in their efforts to strengthen social protection. This policy primer explains how social protection systems can be designed to recognize and compensate for interruptions in paid work, low earnings and informality that disproportionately impact women.

Building a social protection floor ensures that all children, women and men have the support they need to manage the varying contingencies they face along the path of life. However, social protection schemes are often designed around the work trajectories of a male breadwinner. While the specific shape of gender roles in the labour market and in the family vary across countries, women tend to have lower labour force participation, lower earnings, and fewer years of paid work. Central reasons being care responsibilities and gender discrimination.

Women have lower labour market participation rates than men. In 2019, women's global labour force participation rate was 47 per cent compared with 74 per cent for men.¹ This gender gap is replicated in the Asia-Pacific region and sometimes accentuated during women's reproductive years (Figure 1). In, for example, East and North-East Asia as well as the Pacific, women's labour force participation rates are on par with that for men up to the age of 25, after which it drops or flattens out, while it continues to increase for men. Gender gaps are more pronounced in other sub-regions, where the initial gaps tend to increase with age. For the Asia-Pacific region as a whole, women's labour force participation rates tend to vary between 50 to 60 per cent of that of men. These gaps often reflect the difficulties of balancing paid work with women's higher burden of unpaid care and domestic work.²

FIGURE 1 LABOUR FORCE PARTICIPATION RATES BY SEX AND AGE (%) IN ESCAP SUBREGIONS



Note: ESCAP calculations (weighted) based on ILO modelled estimates (2020).

FIGURE 2 GENDER BIASES AND ROLE OF GENDER-SENSITIVE SOCIAL PROTECTION SYSTEMS



Source: Betina Ramírez López.

Women are also overrepresented in part-time employment and other forms of vulnerable work, including unpaid family work. A major implication of this is lower average earnings. Recent estimates point to an average gender earnings gap of 19 per cent across the world.³

These patterns limit women's opportunities to make regular contributions into social protection schemes, which excludes them from accessing income protection when needed. It also means that their pensions in older ages will be significantly lower. Women also tend to live longer than men, which mean they spend more years alone in older ages with a too low or no retirement income.

While both women and men have children, it is women who bear the health risks associated with pregnancy and childbirth, as well as the labour market risks and contingencies associated with being a parent. Care tasks performed by women go well beyond the maternity leave period. This unpaid work is often not considered in the eligibility rules for benefits, such as old-age pensions.

Benefits accrued from contributory social protection schemes, where benefits are often tied to past working and earnings trajectories, therefore tend to be lower for women, if available at all. Depending on their coverage and adequacy, non-contributory schemes can serve as a basic guarantee for women not qualifying for, or not paying into contributory schemes. A gender-sensitive social protection system adapts to these gender inequalities by shaping entitlements, conditions and rights accordingly.

Contributory schemes and their gender fault lines

Social protection schemes tend to be gender-blind, meaning that most of their qualifying conditions (with the exception of maternity/parental leave) are the same for women and men. This becomes very clear in contributory schemes where the norm for eligibility of benefits tend to be full-time, formal and continuous lifelong employment. Such schemes implicitly place women at a disadvantage.

The impact social protection schemes have on women's life courses depends on the design of the system. In terms of contributory schemes, two design features are particularly relevant for gender outcomes, namely coverage and benefit adequacy.

Coverage: Coverage during periods of sickness, maternity and unemployment can provide vital income security to women and promote their economic empowerment. However, most countries in the Asia-Pacific region do not recognize periods of maternity and time spent on unpaid care for the purpose of calculating benefits.

Adequacy: The way in which benefits are calculated and entitlements defined is crucial to determine the level of protection. The gender gap created in the labour market can be mitigated by ensuring that social protection systems provide greater redistribution.

Two key schemes, old age pensions and maternity benefits, illustrate how these design features impact on women's entitlements and transfers.

CONTRIBUTORY OLD AGE PENSIONS: ACCUMULATING DISADVANTAGE THROUGHOUT THE LIFECYCLE

The impact of gender-specific barriers is best illustrated by the outcomes of old age pensions. In general, pension benefits are linked to past employment and earnings, and reflect the accumulation of labour market disadvantages that women face. With limited contribution records, many women fail to meet the eligibility conditions to qualify for a benefit. When they do, their benefits tend to be lower than men's, reflecting the combined impact of shorter periods of paid work and lower earnings.

Pension calculations can exacerbate these gaps. Public pooled pension funds (defined benefit) systems calculate pensions by factoring in past earnings and years of work. Defined contribution systems on the other hand calculate pensions based mainly on the balance in each worker's individual account. Defined contribution systems link contributions and benefits in a way that can result in lower pensions for individuals with short contribution periods, including women. In these systems, women may get lower monthly pension benefits because they had fewer years of work and often lower earnings to accumulate contributions but more years in retirement to spread the accumulated funds.⁴

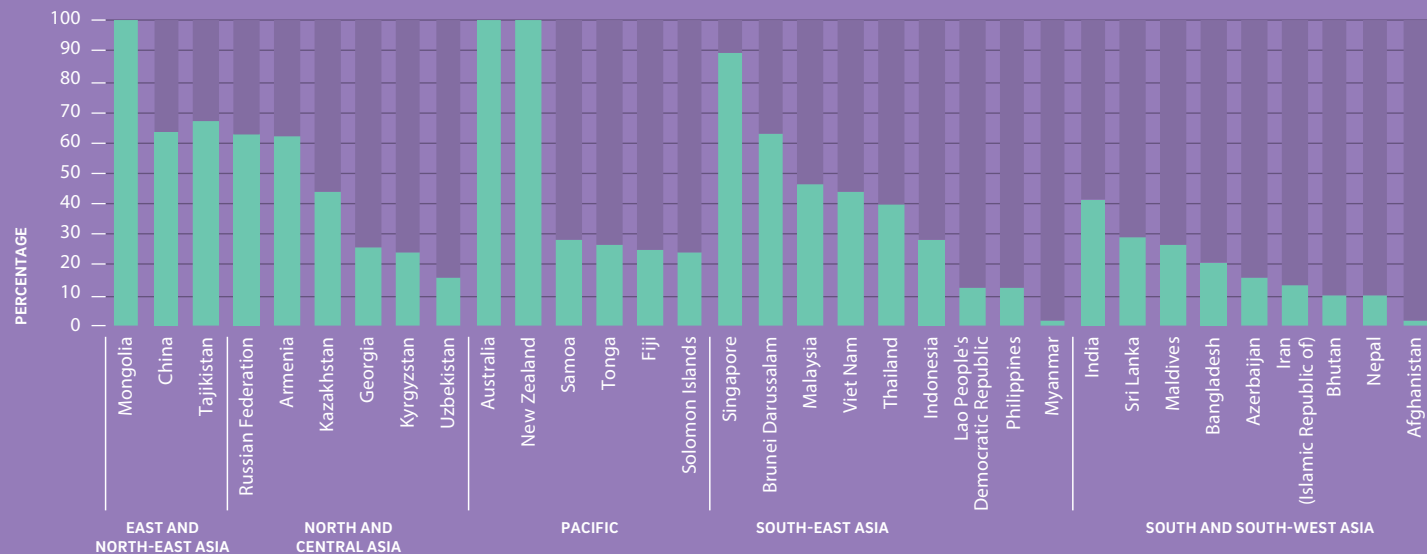
MATERNITY BENEFITS: CURBING THE REPRODUCTION OF INEQUALITIES

Maternity protection⁵ protects women against a gender-specific life contingency. In the absence of effective income security, women have to interrupt or reduce their participation in paid work to bear and raise children, often with considerable loss of income and career prospects. The adequacy and duration of benefits, when they exist, contribute to employment continuity and sustaining a mother's economic independence.⁶ In Mongolia, for example, the maternity benefit is 70 per cent of the average salary of the preceding 12 months. In other countries, when it exists, it is often much lower. Nevertheless, coverage of maternity benefits is low across the Asia-Pacific region, leaving many mothers without protection during this critical time (Figure 3).

Schemes financed from contributions, taxation or both, are based on principles of solidarity and risk pooling and therefore ensure a fairer distribution of the costs and responsibilities of bearing children. However, most maternity schemes in the region are provided through employer liability, where employers directly bear the costs of maternity, which can in turn create disincentives to hiring, retaining and promoting women. Moreover, most maternity schemes only cover women in formal employment, in particular those complying with the qualifying conditions set out in contributory schemes. As a result, many women in both formal and informal jobs find themselves without any support.



FIGURE 3 LOW COVERAGE OF MATERNITY BENEFITS IN THE ASIA-PACIFIC REGION



Source: *The Protection We Want: Social Outlook for Asia and the Pacific*, ESCAP-ILO, 2021.

BOX 1 PATERNITY LEAVE

Specific parental provisions for fathers, so called paternal benefits, help redress gender imbalances at work and within the household. They are also important to facilitate greater involvement of fathers in their children's early development. Many countries have introduced or extended paternity leave along with incentives to increase its use. In 1994, only 40 countries world-wide reported statutory paternity leave provisions; by 2015, leave entitlements for fathers were provided in at least 94 countries. For example, Lao People's Democratic Republic and Myanmar recently extended opportunities for paid paternity leave.

Other measures in place to compensate women for childbearing and disproportionate caring responsibilities are, for example, pension credits. These credits compensate workers for time spent with their children's early years or caring for relatives. Time away from the labour market is compensated by considering it as paid employment for the purpose of future benefits. Credits to bridge the contribution gaps exist in the majority of OECD public pension systems, including in Japan and the Republic of Korea. The former grants up to three years of credits per child.⁷

Despite these efforts, contributory schemes too often fail to accommodate the realities faced by women. There is therefore a need to include non-contributory mechanisms that guarantee a minimum level of cash benefits to all workers. In addition to complementing earnings-related benefits, non-contributory maternity benefits can provide a substitute to women who are not eligible for, or do not pay into, a contributory scheme.

Non- contributory schemes and their gender fault lines

Non-contributory benefits, both universal and means-tested, are increasingly being rolled out in the region. However, most of these benefits are not addressing women's lifecycle barriers. Instead, they tend to focus on poverty alleviation of families in vulnerable situations. In many cases, these benefits are also attached with conditionalities, which often hampers women's options for paid work.

Non-contributory pensions, also known as social pensions, can enhance women's income security in old age depending on their coverage and benefit level. In the Asia-Pacific region, Bangladesh, Nepal, the Philippines, Thailand and Viet Nam are among several countries with social pensions in place, benefiting millions of men and women.

Key design features that impact gender outcomes, as with contributory systems, are coverage and eligibility:

Coverage: Many non-contributory systems in the Asia-Pacific region do not cover working-age contingencies. This gap particularly affects women, who are more likely to face these contingencies and lack alternative protection, particularly in cases of maternity or old age. In the Asia-Pacific region, Mongolia is currently the only country with universal non-contributory maternity protection, but other countries have begun expanding such schemes, including the Indira Gandhi Matritva Sahyog Yojana in India, the Maternal and Child Cash Transfer in Myanmar, and the new Childbirth Bonus in Cambodia. Still, these benefit levels are often very low and not

directly associated with maternity leave, meaning women are still unprotected against pressures to engage in both paid and unpaid work too far into pregnancy or to return too soon after childbirth.

Eligibility: Universal programmes that reach everyone reduce the risks of excluding those most in need. In most countries, however, non-contributory benefits are means-tested. Means-tested benefits are generally difficult to access. The most successful targeted schemes in the Asia-Pacific region have exclusion errors of over 40 per cent.⁸ From a gender-perspective, means-testing can also be problematic when community-based targeting is employed, as women may be less able to influence targeting decisions.⁹ Community-based targeting and appeal structures may also enhance the discretionary power of authorities vis-à-vis women claimants. Hence the importance of mechanisms aimed at improving women's participation in programme governance, without adding to women's unpaid work.



OTHER IMPORTANT DESIGN FEATURES TO KEEP IN MIND

Conditionalities are another feature that can act as a barrier for women. In conditional cash transfers (CCTs), eligibility for benefits is made conditional on specific behaviors such as school attendance and health check-ups. For example, in the Philippines Pantawid program, payment is conditional on 85 per cent school attendance. In Ecuador, CCT recipients engaged in 37 hours of unpaid care work per week, compared to an average of 30 hours for non-recipients. Conditionalities place additional demand on caregivers' time, further hindering women's access to paid employment, while perpetuating negative gender roles and expectations.

Another important design feature is whether the benefit should be paid to the household or to an individual. When paid to the household, it may exclude women with weak bargaining power.¹⁰ On the other hand, programmes that identify women as recipients because they assume them to be the main caregiver can exacerbate stereotypes. Even when women are the recipients, they may still face constraints to controlling the use of the money.¹¹

An adequate benefit level is required to achieve intended outcomes.¹² This is particularly salient in the case of income-replacement benefits, like disability and old age pensions. Many social pensions provide benefits that are insufficient to account for the needs of older women who are less likely than men to have other assets and sources of income. Likewise, benefits that are not predictable can lead to negative coping strategies that risk worsening gender inequalities in outcomes.

To ensure that non-contributory schemes are relevant and gender-sensitive, benefits should be universal, equitable, non-conditional and pay an adequate benefit. This means reassessing existing restrictive design parameters. Policymakers should ensure that programmes are designed to take into account gender patterns with regards to the division of paid work and unpaid household work and care responsibilities. . Ideally, they should also ensure links between transfers and other policies that contribute to reducing the burden of unpaid care and household work within the family, such as quality and accessible childcare facilities.



How the design of a scheme can support outcomes for women

Gender plays a disproportionate role in how people experience risks and opportunities. Thus, in addition to inclusive design, it is also important to ensure that benefits are implemented in a way that takes into consideration the way women and men navigate delivery systems.

For example, electronic delivery modalities are increasingly being used for non-contributory benefits. This has several advantages such as improved access to financial services, reduced time spent on collecting the transfer and reduced risk of fraud and stigmatization. It should, however, be sensitive to differences between men and women in literacy rates and access to mobile technology, as well as data protection and privacy.

The COVID-19 crisis has brought into the spotlight specific design and implementation features that may be adapted in an inclusive way. For example, removing conditions which may add additional burdens and unnecessary risks on women, or ensuring specific delivery mechanisms for pregnant women going into maternity leave. This has called attention to the importance of collecting sex, age and disability disaggregated data, including on gendered risks, needs and barriers to services, and use it to inform policy and programme decisions.



Access to Universal Health Coverage

The past decade has seen advances towards Universal Health Coverage (UHC) around the globe. Along these efforts, there are concerns whether the design of these health systems adequately address women's specific needs, particularly their sexual and reproductive health and rights (SRHR).¹³

Expanding health protection coverage is primarily about removing financial barriers through suitable health financing mechanisms that reduce out-of-pocket expenses.

Access depends on various social determinants and on health system factors such as sufficient service delivery points, drugs and equipment as well as the availability of primary, secondary and tertiary services and trained providers.

Access and utilization are the outcome of supply-side factors, such as availability of health services in rural areas, while demand-side factors often depend on the person's sex, age, geographic location, disability status. These demand-side factors are often the concealed determinants of women's and men's differential access.

Public financing of health systems through either tax revenues (non-contributory) or mandatory health insurance (contributory), or a combination of both, has been recommended as the most equitable route towards UHC. This model has the potential to build solidarity through cross-subsidization (i.e. healthy to sick, rich to poor), improve access and utilization by the most marginal, including women; and reduce the financial burden on women and households. Thailand's system, for example, relies on tax revenue for those who are economically vulnerable, and compulsory insurance for those who are formally employed. Through this approach, Thailand increased population coverage from about one third of the population in 1991, to over 95 per cent in 2003.¹⁴

However, even when health services are affordable, beneficiaries may still have to bear the direct costs (e.g. medication, transport) and indirect costs (e.g. loss of income) of seeking care. This is especially the case when the packages of health services are very limited. Women, in particular, shoulder a higher burden of out-of-pocket expenditure than men who have similar levels of insurance coverage, largely due to non-coverage or limits on coverage for SRHR services.

For example, programmes aiming at reducing maternal mortality through cash transfers can be used by women to cover transportation and opportunity costs. This kind of design considers women's constraints relating to household responsibilities, including care for dependents and income generation. Thus, demand-side financing programmes have been found to increase use of health services, resulting in improved maternal and child health outcomes.¹⁵

Equity in access to health services also depends largely on the composition of essential service packages. Country experience shows that service packages can be gender-biased or discriminatory when they exclude or fail to address the SRHR needs of women over their lifecycle. Often, essential service packages include maternal health and safe delivery but exclude broader, but equally essential, services, such as access to modern contraception, safe abortion, cervical cancer screening and treatment, adolescent health services and assistance/treatment in cases of violence including rape. There are also various non-financial barriers that impact access to SRHR services, particularly those that are politically contested. These range from restrictive laws and policies, gendered cultural norms and practices and low-quality care.

Conclusions

Given the disparities between women and men in opportunities to access paid work, as well as in earnings, social protection systems are unlikely to close all gender gaps on their own. Nor should they be used for the purpose of correcting labour market failures and socio-cultural norms. They should, however, be designed in a way that that these disparities are mitigated, rather than elevated.

Systems that are designed to recognize and compensate for interruptions in paid work, low earnings and informality not only benefit women, but all those workers whose lives are not characterized by being prime-aged in a full-time job. This becomes more and more important as labour markets change and stable formal employment becomes harder to achieve. Gender-sensitive systems are, in this sense, more inclusive systems for all workers, both women and men.

Finally, social protection alone cannot redress gender inequalities. Gender sensitive social protection needs to be complemented with wider socio-cultural changes and policy measures, such as labour market regulation and the reconciliation of work and family life, as well as gender-responsive planning and budgeting to enhance national investment in the care economy.

Did you get that?

KEY TAKEAWAYS FROM THE POLICY GUIDE "HOW TO DESIGN GENDER-SENSITIVE SOCIAL PROTECTION SYSTEMS"

Acknowledging the unique life courses of women...

Women's life courses are characterized by longer periods dedicated to take care of others, lower labour market participation, more part-time work and lower earnings.

... and the inequalities that gender-blind policies can create...

Most social protection schemes do not treat women differently from men. Yet by assuming full-time, formal, life-long employment as the norm, such programmes place women at a disadvantage.

... is the first step towards making social protection more gender equitable.

When design takes into account existing gender inequalities, it can mitigate and ideally compensate for them.

Gender-inclusive systems provide universal income security throughout the life course...

Systems that strongly link benefits to past employment and earnings tend to avoid the disadvantages that women face in the labour market and at home. Establishing social protection floors is essential to reach universal coverage.

...avoid penalizing women for their specific work-care trajectories...

Policies for this purpose include making qualifying conditions adequate for the working patterns of women, which include maternity, paid work interruptions and time dedicated to unpaid work and care.

...compensate for time dedicated to unpaid work and care...

Explicit mechanisms to compensate for gender disparities are best tailored to address specific gender-barriers, they can be extended to all workers and contribute to changing traditional gender norms by attributing value to unpaid care work.

...and pool risks broadly.

This involves promoting social protection schemes that pool risks among all members of society, young and old, healthy and sick, rich and poor, men and women. Systems that limit redistribution by privatizing and individualizing risks exacerbate gender inequalities.

ENDNOTES

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How to Design Gender-Sensitive Social Protection Systems

This is the sixth in a series of policy guides developed to support policymakers and practitioners in Asia and the Pacific in their efforts to strengthen social protection. The policy guide illustrates how the design of social protection systems can either exacerbate or mitigate the disadvantage women often face in terms of eligibility, coverage and benefit adequacy.

The first policy guide in this series explores why social protection is needed; the second explains how to design inclusive and robust social protection systems and focuses on tax-financed income security; the third focuses on its effective implementation; the fourth discusses options for financing; and the fifth highlights key concepts and schemes required for disability-inclusive social protection.

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