Sida

Gender equality is achieved when women and men, and girls and boys, have equal rights, life prospects and opportunities, and the power to shape their own lives and contribute to society.

The Gender Tool Box gathers knowledge material and method support on gender equality in the form of Tools, Briefs and Thematic Overviews.

[BRIEF]
Gender and Social Protection

Women and men experience poverty differently due to gender differences within the household as well as in society. A gender equality approach to social protection policies, strategies and programs is therefore key to enable equal access to protection from extreme poverty, vulnerability and social exclusion throughout the life cycle. Social protection contributes to challenging gender roles through increased income for women, decreased intimate partner violence and increased school attendance for girls. Still, social protection programs have been criticized for insufficient gender integration. This brief provides guidance on how a gender perspective can be mainstreamed in policies and programs for social protection.

Every woman, man and child has the right to social protection. Social protection is a human right as well as an effective tool for poverty reduction[1]. The right to social protection is enshrined in several UN conventions including CEDAW.[2] Social protection is also highlighted in the 2030 Agenda for Sustainable Development – "Leave no one behind" and "reach those furthest behind first" – with three specific targets, including a target to reach the goal of gender equality.[3]

Social protection contributes to basic security that prevents people from falling into extreme poverty in situations of vulnerability and to better manage risks and shocks. It includes measures such as social insurance, social transfers and policies which provide minimum labor standards, unemployment insurance, child and family benefits including maternity protection and paternal leave, employment injury benefits, sickness benefits, disability benefits, health protection and old-age benefits. Comprehensive social protection systems address the above issues with a variety of interventions.

Women are often prioritized as beneficiaries in social protection programs. Women are also disproportionately in need of more access to social protection than men as they often are more vulnerable to risks of falling into poverty due to lack of capital and discriminatory gender norms. Women are often responsible for the unpaid domestic and care work at the household, extended family and community level, many times excluded from basic services and more exposed to environmental, economic and social shocks. Women have less access than men to formal social protection because they are more likely to hold informal, part-time, and non-standard jobs.

Social protection has had a rapid expansion in developing countries during the last decade. National policies or strategies for social protection have been adopted and large-scale provision of social protection has been established. In development cooperation there has been an emphasis on non-contributory social protection programs which include cash transfers and capacity development to

1 *Understanding the Impact of cash transfers: the evidence.* ODI, 2016.
2 The right to Social protection is included in the UN Declaration on Human Rights (Articles 22 and 25). The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) further requires States Parties to eliminate discrimination against women to ensure their equal enjoyment of the 'right to social security, particularly in cases of retirement, unemployment, sickness, invalidity and old age and other incapacity to work, as well as the right to paid leave' (article 11, e).
3 **Goal 1** No Poverty, target 1.3 Implement nationally appropriate **social protection systems** and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable. **Goal 5** Gender Equality, target: 5.4 Recognize and value unpaid care and domestic work through the provision of public services, infrastructure and **social protection policies** and the promotion of shared responsibility within the household and the family as nationally appropriate. **Goal 10** Decreased Inequalities, target 10.4 Adopt policies, especially fiscal, wage and **social protection policies**, and progressively achieve greater equality.

governance of social protection systems.[4] Social protection interventions with cash transfers have positive effects on income poverty and resilience to negative shocks with potential to be a link to humanitarian support. This includes increased food security, productivity in agriculture, school enrollment of children – i.e. all areas in which women often have a key role – consumption as well as assets of the poorest, while reducing child mortality and child labor. Cash transfers combined with links to provision of basic services further enhance the effects of social protection for the poorest.

OUTCOMES FOR WOMEN AND GIRLS

Despite weak integration of a gender perspective in national policies and programs in social protection, evaluations show many positive effects for women and girls, some examples are provided below:

Education – school enrolment increases for both girls and boys for primary and secondary education.[5]

Productive activity – a substantial increase in women's savings and engagement in small enterprises and non-farm activity with cash transfers.[6] Child labor decreases for both boys and girls, but with a larger decrease for boys.[7] There is some evidence that female-headed households make greater productive investments than male-headed households.[8]

Unpaid care work – for women recipients of cash transfers there are indications in limited studies that unpaid domestic work increases, especially if cash transfers are linked to conditionality which often become the responsibility of women to fulfill. This may hinder women's ability to participate in remunerated work activities. It also risks further enforcing unequal gender norms placing the main responsibility for children and domestic work on women.

Wellbeing – women's emotional and mental wellbeing is significantly affected by cash transfers according to several studies. A recent study shows that the Child Grant Programme improved the happiness of women living in rural Zambia. The effect increased over time and it was accompanied by an improvement in satisfaction regarding their young children's wellbeing.[9]

Intimate partner violence –A recent review shows evidence of reduced intimate partner violence with cash transfers. Physical and sexual violence appear to be more reduced than emotional or psychological abuse. The findings from 22 studies suggest that cash transfers were effective in reducing intimate partner violence in 73% of the programs. Only two of the reviewed studies had mixed or negative impacts of cash transfers.[10]

ENTRY POINTS FOR SIDA

Gender-sensitive social protection policies

A *social protection policy* is an important part of national efforts to reduce poverty and vulnerability across the life cycle. Social protection policies can support inclusive and sustainable growth through increasing household incomes, improving productivity and human development, boosting domestic demand, promoting decent work and providing room for structural reform of the economy.

From a life-cycle perspective several gender equality aspects need to be considered in social protection policies, strategies and legislation.

Maternity protection is essential to promote the health, nutrition and well-being of mothers and their children, to achieve gender equality at work, prevent and reduce poverty and to advance decent work for both women and men. Consider which protection women can access during pregnancy. Are the needs of lactating mothers protected enabling them to receive temporary leave or breaks from work? Is there opportunity for early childcare? Without maternity protection or regulation of paternal leave, women may be forced to leave their jobs to breastfeed and care for their infants. The double responsibility of caring for children and other dependents, while also generating income places a high labor burden on women that contributes to gender imbalances in households. Single mothers are particularly vulnerable.

Gender-integration in pension systems is essential to provide gender aware social protection and avoid excluding large

4 Social protection can be *contributory* such as health insurance or unemployment insurance or *non-contributory* schemes with cash transfers. Non-contributory schemes can be *targeted* to the most vulnerable or *universal*, for example child grants or pensions to all above a certain age. This brief is focused on non-contributory social protection which is the main approach of reaching people living in poverty since contributory schemes are often tied to formal employment.

5 *The impact of cash transfers on women and girls*, J Hagen-Zanker, L Pellerano, F Bastgali, L Harman, V Barca, G Sturge, T Schmidt, T Laing, ODI, 2017.

6 *From Evidence to Action, The Story of Cash-Transfers and Impact Evaluation in Sub-Saharan Africa.* Research book by UNICEF, FAO published by Oxford University Press 2016.

7 Studies have been undertaken with different methodologies and may reflect that a higher degree of boys are engaged in paid work while girls to a higher degree are engaged in unpaid domestic work which does not decrease to the same extent. See *The impact of cash transfers on women and girls*, J Hagen-Zanker, L Pellerano, F Bastgali, L Harman, V Barca, G Sturge, T Schmidt, T Laing, ODI, 2017.

8 It should be noted, however, that no clear differences were observed between female-headed and male-headed households in terms of general household spending on health, schooling, child nutrition etc. *The impact of cash transfers on women and girls*, J Hagen-Zanker, L Pellerano, F Bastgali, L Harman, V Barca, G Sturge, T Schmidt, T Laing, ODI, 2017.

9 *Does money buy happiness? Evidence from an unconditional cash transfer in Zambia*, by Luisa Natali, Sudhanshu Handa, Amber Peterman, David Seidenfeld, Gelson Tembo and On behalf of the Zambia Cash Transfer Evaluation Team, *SSM – Population Health*, https://doi.org/10.1016/j.ssmph.2018.02.002

10 *A Mixed-Method Review of Cash Transfers and Intimate Partner Violence in Low and Middle Income Countries,* by Ana Maria Buller, Amber Peterman, Meghna Ranganathan, Alexandra Bleile, Melissa Hidrobo and Lori Heise, *World Bank Research Observer* 33(2): https://doi.org/10.1093/wbro/lky002

numbers of women. Most developing countries have contributory pension schemes tied to formal employment. Formal employment, however, only covers a limited part of the workforce and women are to a higher extent engaged in informal labor. In developing countries, the main access to income for elderly will likely be universal pensions through tax-financed cash transfers to citizens above a certain age, or targeted cash transfers to elderly people living in poverty. Policies that treat married women and men as independent recipients of benefits is an important measure for women's empowerment.

Gender-integration in programs

Gender analysis is important to understand gender inequalities and is a useful starting point for dialogue on design of social protection programs. Use Sida's analytical multi-dimensional poverty analysis framework with focus on the gender gaps in the areas of;

- access to and control over resources
- possibilities and choice
- power and influence
- human security.

The analysis should include assessment of the context relating to gender differences, predetermined gender roles and patriarchal norms in the society where the contribution will be implemented. Consider how gender gaps are reflected in employment, unemployment, at risk-of poverty (according to age-groups) jobless households, early-school leaving, life expectancy, health life years etc.

Other factors (intersectionality) that affect gender equality need to be included, such as; age, ethnic group, religion, sexual preference, disability. Women's vulnerability is also influenced by civil status affecting unmarried, married or widowed women differently.

Access to and control over resources in the household is a determining factor of women's empowerment. Who has control over resources? How and why are differences in control over resources maintained?

Possibilities and choice are affected by many factors. Time use is a key factor where women carry the large burden of unpaid domestic work with responsibility for taking care of the household and children while also working. The unequal burden of time makes it more difficult for women to take advantage of social protection with cash transfers to increase productivity and escape from poverty. Differences between girls and boys situation also requires analysis to see how school enrollment and participation in labor in the household and outside of the household differs causing different opportunities.

Inequalities in *power and influence* affect women and girls situation in most contexts. Consider how power relations may affect women's possibilities to decide how to utilize received cash transfers. Can girls influence who and when they marry? Can their power to decide be enhanced through cash transfers?

Gender-based violence is a serious challenge to women's *human security*. While research indicates that gender-based violence has decreased with social cash transfers, this is an outcome that is likely to be context-specific and needs to be further assessed with respect to diverse program design and across different contexts.

Payments – Mobility is also a security issue related to collecting cash transfers which poses a risk for robbery, violence and sexual assault. Consider how women's and men's different situations are affected by payment method (cash/e-payment) and distance to collect payments. Other aspects that may influence are; time use, health conditions, disability, age, pregnancy. E-payments can be a gateway to increase financial literacy for example through provision of individual bank accounts.

Make the links between the national policy for social protection and programs. Programs and projects should be aligned to national systems. A key question is how differences in the life cycle perspective are addressed for women/men, girls/boys in the national policy document.

Participation in program design is important to ensure gender-sensitivity through consultations with women and men, girls and boys that enable the target group to express needs and influence the design of the intervention.

Capacity development is a focus of Sida support to social protection programs. Institutions at national as well as regional and local level need capacity for understanding and addressing gender inequalities in social protection at both institutional and operational level. The commitment of management and gender capacity of staff is key to successful implementation of gender sensitive social protection programs. Ensure there is sufficient priority of developing capacity of implementing staff on gender-sensitive social protection. When local committees are implementing, gender quotas can ensure a gender-balance.

Many programs have conditionality attached to payments for example ensuring children are enrolled in school. How conditionality is designed may support transformation of gender roles or perpetuation of the roles with increased burden on women. (see example of gender in the PSSN).

Photo: Sida

The social safety net program in Tanzania has enabled Margareth to give better food to her children. She has also managed to save and invest productively to raise her income.

How conditions affect the situation for women and men, girls and boys is an important aspect to follow up.

Public works should take women's needs into consideration, with offers of lighter work or adapted work hours. (see examples in boxes).

Grievance mechanisms are important for accountability in social protection programs. There is a need for routines that ensure that both women and men have equal possibilities to file complaints regarding cash transfers or other issues.

Monitoring and evaluation needs to be planned from the start to enable evidence-generation and learning that supports program implementation. Are there mechanisms for following effects of the contribution for women/men, girls/boys? Gender-sensitive assessment needs to be continued during the implementation phase to ensure that programs minimize potential negative outcomes and support positive outcomes. Gender-disaggregated data needs to be collected and analyzed, as well as qualitative information about the situation for women/men, girls/boys. Are there adequate indicators also to measure change in women's economic empowerment?
Do evaluations include a gender-perspective?

Collection of qualitative and quantitative information should be undertaken in a gender-sensitive manner with women interviewing women and girls, creating a situation where women and girls and boys feel safe to share experiences.

Gender in the PSSN

The Productive Social Safety Net Program, PSSN, in Tanzania provides cash transfers to most vulnerable households. While PSSN does not explicitly focus on gender equality it includes gender-sensitive measures. Women are selected as recipients of the cash transfer to the household, women are also offered flexible work hours in public works as well as lighter work tasks.

A recent evaluation by UNDP (2018) highlights that the lack of gender analysis in the design of the PSSN means that gender challenges are not sufficiently addressed in its implementation. Targeting of women as recipients of cash transfers was noted to be widely accepted by both women and men, despite initial resistance. Several positive outcomes were noted for women's situation relating to asset-building, productive investments and some extent of empowerment. It was also noted, however, that traditional gender roles were perpetuated with women taking responsibility for fulfilling conditionality of children's attendance to school and to health checks.

The implementation of the public works component varied greatly. Despite instructions for gender sensitivity in the handbook and guidelines, many staff lacked awareness and did not adapt public work to women's situation. The evaluation gives several recommendations including adoption of a gender equality strategy, training of staff and provision of community sensitization sessions involving both male and female community members.

SYNERGIES WITH OTHER SECTORS

Complementary contributions and links to other sectors that provide basic social services can strengthen gender effects of social protection. The majority of Sida supported social protection programs are linked to complementary contributions. Links to the education sector, the health sector or to livelihood interventions are most common. Conditionality is used in some programs to promote school participation or health checks. Training of social workers who engage with beneficiaries is another possibility to enhance links to other sectors. With well-designed complementary contributions, social protection programs can be transformative with strong results for increasing gender equality and empowering women.

Complementary interventions need to be assessed in each context to determine if they are suitable and if so in which form. What are main challenges in this context – teenage pregnancies, secondary school drop-out, low productivity in agriculture? Would it be relevant to address this challenge in connection to social cash transfers? Discuss with colleagues working in other sectors and with partners that work with relevant initiatives to receive input from different competencies. Some examples of complementary interventions are:

Support groups/Networking. Women beneficiaries can be invited to participate in support groups to build social capital and exchange experiences with other women in similar situations. Networking opportunities can also be created during waiting times when women gather to receive cash transfers.

Communication/Information. Communication interventions and/or information can raise awareness of rights in relation to cash transfers, education, sexual and reproductive health and rights, nutrition, health, political participation. Awareness of legal rights and ways to access legal support can also be raised in interventions linked to social protection programs.

Public works. Many programs include public works components. These interventions should be *adapted* to women who are lactating, taking care of children or are not physically strong. Lighter work, shorter working days, child care or work close to the home should be offered so women are not forced to decline the additional income from public work interventions. The wage level is also an important consideration, if wage levels are below the market rate this may lead to men not participating leaving women to be over-represented in low paid work.

The public works undertaken also generate *assets* for local communities – can gender inequalities be addressed through these interventions? Consider if women's work burden can be reduced through public work interventions such as improved access to water infrastructure. Ensure that women participate in prioritization of public works interventions.

Education and training, for example in entrepreneurship, sexual and reproductive health and rights, literacy training. Consider if opportunities to participate are different for women and men. Do time and focus of training need to be adapted to women's situation?

Dialogue/Discussion. Contributions that support dialogue can be important to change attitudes and norms. How can the burden of domestic work be decreased for women? How can women and girls possibility to raise their voices and participate in decision-making in the household and in the community, be increased? Discussion groups for men to talk about masculinity and the male gender role are also important to strengthen gender equality and decrease conflicts between women and men. How can men be engaged in dialogue about taking increased responsibility for the household and the children?

Gender in the PSNP

The Productive Safety Net Program, PSNP, in Ethiopia has strengthened gender-integration in its latest program period. PSNP4 provides temporary cash transfers during six months lean season targeted to the poorest households with a condition of participation in public works. In the new design women who are pregnant or lactating as well as men or women taking care of a malnourished child are transferred to "temporary direct support". This means they are not required to participate in public works and that they receive cash transfers during the full year, not only during the lean season.

A gender assessment of the PSNP in the highlands revealed that while the program implements general gender provisions and gender mainstreaming, more emphasis should be laid on women's empowerment as well as advocacy towards gender-sensitive decision making at household level. The assessment also highlighted the need for tailored capacity building of implementing government staff in the area of gender equality.

FURTHER READING

Toolkit on Gender-sensitive social protection to combat rural poverty and hunger. Reader-friendly and comprehensive guides by FAO. Technical Guide 1 provides introduction, Technical Guide 2 focuses on program design Technical Guide 3 on implementation, monitoring and evaluation.
http://www.fao.org/gender/resources/publications/en/

Gender and Violence. Briefs and papers from Transfer Project research.
https://transfer.cpc.unc.edu/?page_id=1151

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