

»»» For more gender equality – designing gender-sensitive social protection systems

One
Pager

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Authors: Dr Maria Ziegler and Johanna Knoess
Editor: Heide Kühlken

Social protection is a human right. Building and expanding social protection systems for all people is part of the Sustainable Development Goals (SDGs) the international community agreed to in 2015. These systems are equally important for men and women. However, gender-specific needs were often not adequately accounted for in the past.

Unequal access to social protection systems

Traditionally, many social protection instruments are based on people's employment (e.g. health insurance, accident insurance, unemployment insurance, occupational pension schemes, occupational disability, etc.). This usually requires a job in the formal sector.

In most developing countries, the employment rate of women is up to 40% lower for various reasons (social and cultural norms, disadvantages in education, high proportion of unpaid household work caring for children or family members, as well as in agriculture).

The lower general labour market participation of women, the wage gap, careers that are more often interrupted and shorter (e.g. due to pregnancy and caring for family members), and often precarious employment situations (whether in the informal or formal sector) affect women's ability to pay into insurance schemes.

Although many countries have greatly expanded their social protection systems in recent years, only 47% of the world's population is actually protected by a social protection instrument –

including significantly fewer women than men. This is particularly evident, for example, when it comes to unemployment protection: only around 26% of women are protected (compared to around 35% of men).

Men and women have different protection needs

Social protection systems are intended to protect against individual risks (poverty, illness, unemployment, etc.) and also against collective risks (triggered by natural disasters, climate change, pandemics, etc.).

Men and women are affected by these risks to different degrees in some cases: the risk of poverty, for example, is on average 10% higher for women than for men (World Bank/MPI). There are also considerable discrepancies in health insurance: gender-specific needs such as prenatal or obstetric care are often only partially covered or even explicitly excluded.

On average, women have a longer life expectancy than men, but they often do not have adequate pension coverage, either because there are no pension systems at all or because their benefits are linked to criteria that sometimes put women at a disadvantage (e.g. due to different employment histories – see above).

Designing gender-equitable social protection systems

Points of departure for designing gender-equitable social protection systems are above all:

- The amounts paid out from social protection systems' benefits should take into account gender-specific characteristics (e.g. different employment histories of men and women) in order to compensate for disadvantages rather than to perpetuate or further deepen them.
- The risks covered by social protection systems should explicitly take into account and cover different gender-specific needs (e.g. maternity leave, absence due to pregnancy, accident risks in the household, widow's pension, etc.).
- If conditional cash transfers are used (e.g. tied to better nutrition and child health), it is important to ensure that meeting the conditions does not result in further disadvantages for women (if necessary, include complementary support measures such as childcare).
- If social protection systems are based on employment, then unpaid work caring for children or family members and household work should also be included.
- In more developed social protection systems, the introduction of parental leave or time off for to care for children or other family members for both women and men can also make an important contribution to promoting gender equality.

Conclusion: Gender-sensitive social protection systems can not only prevent new gender inequalities but can even actively promote gender equality. ■