



► Social Protection Spotlight

November 2024

Making social protection work for gender equality: What does it look like? How do we get there? ¹

Key points

- Social protection can provide women – across diverse economic and employment situations, life-cycle stages, family types and other socio-demographic characteristics – with protection against poverty and a foundation for a decent standard of living, contributing to enhanced capabilities, agency and full participation in economic and social life.
- Key design considerations that can promote gender equality and ensure responsiveness to gender-specific risks across the life cycle include:
 - **Comprehensiveness.** Covering the full set of life-cycle risks to ensure protection over the lifetime and avoid the compounded impact of life contingencies on women's income, health and well-being.
 - **Inclusive delivery mechanisms.** Designing and delivering benefits in a way that removes barriers to access and corresponds to women's lived realities, including those with disabilities.
 - **Coordination with other policies.** Coordinating social protection benefits with a wide range of services, such as education, health, employment services, childcare and long-term care, as well as other social services, such as those addressing violence against women.
 - **Protection against healthcare costs.** Removing financial barriers to accessing a comprehensive range of healthcare services, something particularly important for women as they are less likely to have an income of their own, or to control how money is allocated within the household, while they also usually take on a disproportionate share of care for sick family members.
 - **Protection for children and families.** Harnessing the role of child benefits to address structural gender inequality, while improving children's development and well-being, thus helping all children, especially girls, to realize their full potential.
- **Social assistance.** Social assistance has an important role to play in preventing and reducing vulnerability among all groups, including women. However, there is considerable scope for making social assistance programmes more gender-responsive and aligning them with international human rights and labour standards.
- **Protection in old age.** Ensuring women's access to adequate pensions through effective measures to extend coverage and ensure adequate benefit levels, including guaranteed minimum benefits, through a combination of well-coordinated contributory and non-contributory schemes that ensure universality of coverage.
- **Women's participation in social protection policymaking.** Removing barriers to women's right to social protection requires legal and policy reforms, decisive action by States, attitudinal and normative shifts, and progressive action by employers' and workers' organizations, as well as other civil society actors.
- **Effective monitoring.** Timely and robust gender data and analysis are critical to inform not only the design and implementation of social protection strategies, policies and schemes but also to monitor and evaluate their performance and outcomes.
- Gender-responsive social protection enhances women's freedom, choices, and opportunities, empowering them to maximize their well-being and participation in social and economic life, and generating significant social and economic benefits for families, societies and economies.

¹ This brief is based on the Executive Summary of the ILO Working Paper No 132 "Making social protection work for gender equality: What does it look like? How do we get there?", by Razavi et al., 2024.

Introduction

Social protection policies are indispensable for enhancing gender equality and realizing women's rights. Yet in practice, they have insufficiently addressed the gender-specific risks and structural constraints that women face across the life cycle, thereby falling short of their potential to promote gender equality. The added value of this brief is in providing a comprehensive perspective on how to enhance the gender-responsiveness of social protection policies and systems, anchored in international social security standards and guided by human-centred design and a life-cycle approach to system-building.

A good starting point is to underline that all life-cycle benefits are relevant to gender equality, and not only those relating to maternity or parenthood. However, in practice, when it comes to gender-specific risks, policy attention seems to be heavily tilted towards women in their capacity as mothers, especially lone mothers, while other life-cycle risks that women face, such as poverty in old age, unemployment or employment injury, are much less visible. To advance gender equality, both the design and delivery of social protection need to be cognizant of the full range of life-cycle risks and wide-ranging structural impediments women face, permeating through families, economies and societies.

Drawing on diverse country experiences, this brief demonstrates promising policy action for making social protection policies and strategies more gender-responsive and transformative. Social protection can provide women – across diverse economic and employment situations, life-cycle stages, family types and other socio-demographic characteristics – with protection against poverty and a foundation for a decent standard of living, contributing to enhanced capabilities, agency and full participation in economic and social life. Realizing this potential is contingent on creating powerful synergies between social protection and labour protection, between transfers and services, and between social protection and other policies, especially employment, health, care, formalization and fiscal policies.

Gender inequalities in labour markets have important implications for women's access to social protection and the level of benefits they can expect to receive. This is particularly relevant for social insurance schemes, where the level of cash benefits is often calculated based on past earnings and length of contributing periods. Women's lower labour force participation, lesser average earnings and limited access to high-quality employment, coupled with broader societal disparities, including the unequal distribution of unpaid care work,

limit their opportunities to regularly contribute into social insurance schemes in the way that men often do.

Much of the social protection policy literature has been focused on the gender impacts (and gendered assumptions) of social assistance programmes but, while important, this is also restrictive and risks siloing women into a "charity" mode. This brief takes a broader perspective and explores how women's access to social insurance schemes can guarantee higher levels of income security, considering that they provide greater policy space for risk-sharing and redistribution compared to private insurance, occupational or sector-specific schemes, or the employer-liability models that are prevalent in many countries.

For these reasons, the brief discusses how countries can build universal social protection systems with a good mix between contributory and non-contributory benefits, to extend social protection coverage to those who are not yet adequately covered. Such a system can compensate for interrupted periods of paid work and low earnings, benefiting women and carers but also others working in short-term, seasonal, part-time and multi-employer employment and self-employment. Employers benefit from a healthier, more productive workforce, delivering dividends for the whole of society. Together, social insurance schemes and non-contributory social protection schemes can plug coverage and adequacy gaps, ensuring that women have at least a basic level of social protection and enjoy social protection rights that are anchored in national legislation and provide predictable and adequate benefits.

The brief also identifies key design considerations that can promote gender equality and ensure responsiveness to gender-specific risks across the life cycle.

Across branches and risks

- **Universality of coverage.** Legal frameworks, policy design and delivery mechanisms ensuring that everyone is covered, by paying attention to barriers that arise from intersectional discrimination.
- **Adequacy.** Establishing minimum guaranteed benefit levels for a dignified life (a social protection floor) and ensuring adequate benefits for as many people as possible, as soon as possible.
- **Comprehensiveness.** Covering the full set of life-cycle risks to ensure protection over the lifetime and avoid the compounded impact of life contingencies on women's income, health and well-being.

- **Inclusive delivery mechanisms.** Designing and delivering benefits in a way that removes barriers to access and corresponds to women's (indeed everyone's) lived realities, including those with disabilities.
- **Disability-inclusive benefits.** Designing benefits by taking into account the extra cost of disability, including the opportunity cost of unpaid care work provided; making disability determination and assessments easily accessible and affordable for women, as well as being accurate, reliable and independent; and not conditioning benefits on proof of people's incapacity to work, especially women with disabilities, who face even greater discrimination in accessing labour markets.
- **Coordination with other policies.** Coordinating social protection benefits with a wide range of services, such as education, health, employment services, childcare and long-term care, as well as other social services, such as those addressing violence against women.

Protection against healthcare costs

- Removing financial barriers to accessing a comprehensive range of healthcare services, something particularly important for women as they are less likely to have an income of their own, or to control how money is allocated within the household, while they also usually take on a disproportionate share of care for sick family members.
- Ensuring entitlement to a full range of health interventions in social health protection benefit packages, including maternity care and sexual and reproductive services, with special attention to ensuring access for women with disabilities, the rights of women and adolescent girls, and long-term care and interventions for women with disabilities.
- Instituting supply-side investment in the health sector infrastructure and workforce, to ensure the removal of social and geographical barriers and the delivery of non-stigmatizing and woman-centred health services.

Protection for children and families

- Harnessing the role of child benefits to address structural gender inequality, while improving children's development and well-being, thus helping all children, especially girls, to realize their full potential.
- Paying gender-based increments that offer higher benefit levels for girls than for boys at the onset

of secondary school in countries where the risk of girls dropping out of school is highest.

- Providing child benefits beyond compulsory schooling and well into early adulthood to support the transition from education to work, when young women are often at a disadvantage, as seen in their higher Not in Education, Employment, or Training (NEET) rates in many countries.

Protection for persons of working age

- Moving away from employer-liability provision towards an adequate mix of social insurance and universal provision that ensures collective financing and risk-sharing among employers and workers, and can provide more reliable income protection while avoiding discriminatory effects.
- Extending coverage to those not yet sufficiently covered, aiming for adequate coverage for workers in all types of employment, including temporary, part-time and self-employment, and facilitating transition from the informal to the formal economy through an integrated approach to social protection, employment and fiscal policy.
- Allowing for shorter or interrupted contributory periods within social insurance schemes when determining eligibility for benefits, and ensuring that contribution rates are commensurate with contributory capacities while guaranteeing minimum benefit levels that are adequate and effectively support decent living conditions.
- Ensuring adequate maternity protection as part of a comprehensive family policy portfolio that also includes paternity and parental leave benefits, to combat discriminatory gender norms and encourage more equal distribution of care responsibilities while also recognizing women's need for income support and rest at the last stages of pregnancy and during and after childbirth; as well as pooling financing for maternity protection across enterprises and sectors to avoid placing an undue burden on female-dominated sectors and prevent discriminatory effects (in the hiring of women).
- Strengthening access to adequate sickness benefits to protect people's health and incomes, including when taking care of sick family members.
- Reinforcing unemployment protection to ensure income security and better job-matching, linked with skills development, public employment services and active labour market policies.
- Ensuring that employment injury protection and OSH policies respond better to the occupational risks that women workers are more likely to face, especially in care-related service occupations, as

well as the risk of violence and harassment across all sectors.

Social assistance

- Social assistance has an important role to play in preventing and reducing vulnerability among all groups, including women. However, there is considerable scope for making social assistance programmes across the world more gender-responsive and aligning them with international human rights and labour standards.
- Too many components of social assistance constrain women's freedom and can be acutely insensitive to their needs. Moreover, too often its design is punitive, imposing high transaction and compliance costs, and with eligibility and enrolment conditions that make entitlements difficult to access and often stigmatizing as well. Moreover, payment modalities do not take into account women's individual circumstances when calculating their benefit needs; nor do they always give women direct access to entitlements, as payments sometimes go to male "heads of household".
- The following are some of the ways the gender-responsiveness of social assistance programmes can be enhanced:
 - benefits are available on demand and have clear and simple eligibility criteria;
 - benefits are calculated and determined based on women's financial situation and needs rather than overall household circumstances;
 - benefit administrators are properly trained to deal with women's different circumstances and needs, especially those who experience domestic violence or discrimination because they are from indigenous communities, for example; such actions would reduce the risk of benefits not being taken up;
 - benefit payments comprise individualized payments to women and not "household heads";
 - entitlements that are conditional on the performance of public work should offer decent work rather than the low-quality, low-paid labour often involved;
 - in circumstances of systemic discrimination, gender-based increments are included.
- Conditional cash transfer programmes, a prevalent form of social assistance often targeted at women in their role as mothers, have shown positive results. To move towards rights-based

social assistance, it is important that governments carefully assess the need for conditionalities and, where they exist, consider revising them to avoid reinforcing gender stereotypes and exacerbating women's time poverty related to unpaid work, as well as ensuring that non-compliance does not lead to punitive measures that exclude women and girls.

Protection in old age

- Ensuring women's access to adequate pensions through effective measures to extend coverage and ensure adequate benefit levels, including guaranteed minimum benefits, through a combination of well-coordinated contributory and non-contributory schemes that ensure universality of coverage.
- Recognizing and offsetting the accumulated effects of unpaid care responsibilities on pension entitlements, through care credits, minimum pension guarantees and other measures that promote a more equal sharing of care responsibilities between men and women, and through the provision of public care services.
- Assuring the provision of good-quality long-term care in a way that protects people from financial hardship, reduces unpaid care responsibilities, and ensures decent work for care workers.

Conclusion

The brief underscores the synergies between social protection policies and investment in accessible, affordable and high-quality services – including health services as well as childcare and long-term care services. This is required as women tend to perform the bulk of unpaid care work, caring for sick family members and accompanying them on medical visits, but are less likely than men to receive spousal care when old and/or frail. Hence, finding alternatives to family care that are affordable, accessible and of good quality is an urgent policy issue, as is the challenge of finding equitable and sustainable financing.

The fact that care services – whether they concern healthcare, childcare or long-term care – are delivered by a predominantly female workforce, often characterized by decent work deficits, draws attention to their working conditions, including access to social protection, and the need for adequate recognition and valuation of the work, considering that there is potential for creating decent employment in a dynamic care sector that is understaffed in many countries.

Given the significant potential that social protection policies show in reducing gender inequality, women's participation in the design, implementation and monitoring of these policies is crucial. Removing barriers to women's right to social protection requires legal and policy reforms, decisive action by States, attitudinal and normative shifts, and progressive action by employers' and workers' organizations, as well as other civil society actors. To ensure women's participation in social protection policymaking, it is imperative that they play a strong role both in these organizations and in inclusive social dialogue.

Timely and robust gender data and analysis are critical to inform not only the design and implementation of social protection strategies, policies and schemes but also to monitor and evaluate their performance and outcomes. Effective policymaking requires effective monitoring. This means closing data and knowledge gaps in the provision of social protection. Policymakers can only ensure effective coverage for girls and women if they have access to high-quality data that is disaggregated by sex, age, disability, geographical location and migration status, among other things, to track progress – or the lack thereof – in reducing gender inequalities and intersectional discrimination around key indicators such as legal and effective coverage, adequacy and comprehensiveness, and expenditure, with respect to all benefits and services. Such data and information provide powerful evidence on the discrimination, disadvantages, barriers and injustices women face, and can thereby contribute to changing discriminatory norms and practices.

Fiscal constraints may explain some of the gaps between recognition of gender-specific risks and constraints and putting effective policies in place to address them. Yet the many examples cited by Razavi et al. (2024) attest to the fact that despite those constraints, policy efforts are under way, while costing studies have also shown that a gender-responsive social protection floor is affordable for most countries.

Ultimately, moving towards a world characterized by greater gender-responsive social protection will enhance women's freedom, choices and opportunities to maximize their well-being and participation in social and economic life, and will bring multiple social and economic benefits for families, societies and economies.

References

Razavi, Shahra, Ian Orton, Christina Behrendt, Lou Tessier, Veronika Wodsak, Krithi Dakshina Ramaswamy, and Alix Machiels. 2024. [“Making Social Protection Work for Gender Equality: What Does It Look like? How Do We Get There?”](#), ILO Working Paper No. 132.

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DOI: <https://doi.org/10.54394/KAMQ2430>