Gender and social protection in Asia: what does the crisis change?

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Presentation overview

1. Conceptual framework
   – Integrating gender into understandings of social protection, economic and social risks
2. Impact pathways of the crisis in Asia and gendered impacts
   – Drawing on ongoing work funded by DFID and AusAID in four countries
3. Social protection responses
   – Current responses – are they gender-sensitive?
   – Pre-existing social protection infrastructure
4. Conclusions and policy implications
1. Defining social protection

- Our working definition of social protection is:
  - ‘all interventions from public, private and voluntary organisations and informal networks to support communities, households and individuals in their efforts to prevent, manage and overcome **risks and vulnerabilities**’ (Shepherd et al., 2004).
# Economic risks

<table>
<thead>
<tr>
<th>Level</th>
<th>Indicators</th>
<th>Gender-specific manifestations</th>
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<tbody>
<tr>
<td>Macro</td>
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<tr>
<td></td>
<td><strong>Shocks:</strong> declines in national financial resources and/or aid flows, terms of trade shocks, environmental disasters</td>
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<td></td>
<td><strong>Stresses:</strong> long-term national budget deficits and debt, lack of regulatory frameworks</td>
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<tr>
<td>Meso</td>
<td><strong>Shocks:</strong> unemployment, declining receipt of remittances, displacement, harvest failures or business failures</td>
<td><strong>Disproportionate increases in female unemployment and rehiring challenges</strong></td>
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<tr>
<td></td>
<td><strong>Stresses:</strong> segmented labour markets, under-employment, insufficient service delivery, poorly functioning markets</td>
<td><strong>Increased women’s participation in informal sector</strong></td>
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<td></td>
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<td><strong>Gender segmented labour markets with differential wages and opportunities</strong></td>
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<td><strong>Institutional discrimination</strong></td>
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<td><strong>More limited access to services (e.g. extension services, credit)</strong></td>
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<tr>
<td>Micro</td>
<td><strong>Shocks:</strong> job losses or limited employment opportunities; loss of or limited agricultural production; sudden expenditure on e.g. health emergencies or funerals</td>
<td><strong>Gender-specific reduction in food consumption and use of healthcare services</strong></td>
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<tr>
<td></td>
<td><strong>Stresses:</strong> debt, displacement, lifecycle events (births, marriages, aging)</td>
<td><strong>Limited opportunities due to lack of ownership and control over productive assets</strong></td>
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<td><strong>Resort to corrosive coping strategies (e.g. commercial sex work, distress sale of women-owned assets)</strong></td>
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<td><strong>Increased domestic responsibilities and time poverty for girls to support mothers</strong></td>
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<td><strong>Greater vulnerability to costs associated with some shocks (e.g. health)</strong></td>
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### Social risks

<table>
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<tr>
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<th>Indicators</th>
<th>Gender-specific manifestations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Macro</td>
<td>• Social exclusion and discrimination often inform and/or are perpetuated by formal policies, legislation and institutions</td>
<td>• Low levels of representation of women in senior decision-making positions</td>
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<tr>
<td>Meso</td>
<td>• Absence of voice in community dialogues</td>
<td>• Low levels of meaningful community participation opportunities for women</td>
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<td></td>
<td>• Limited social capital</td>
<td>• Limited capacity building opportunities to improve ability to exercise voice</td>
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<tr>
<td></td>
<td></td>
<td>• Limited social capital compared to men, partly due to lower mobility levels</td>
</tr>
<tr>
<td>Micro</td>
<td>• Unequal distribution of intra-household decision-making and bargaining power</td>
<td>• Women relegated to inferior decision-making status due to socio-cultural norms</td>
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<tr>
<td></td>
<td>• Unequal distribution of assets and income</td>
<td>• Women’s greater time poverty due to unpaid productive work responsibilities (e.g. family businesses, subsistence agriculture), familial care work and chores</td>
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<td></td>
<td>• Unequal decision-making re labour allocation</td>
<td>• Women’s assets more vulnerable to distress sales and slower replacement</td>
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<td></td>
<td></td>
<td>• Risk of gender-based violence</td>
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</table>
Macro shocks lead to meso-effects mediated by policy choices, social exclusion systems, and decentralised implementation, as well as household capacity and agency. Individual endowments are also considered.

Impact pathways of vulnerability to economic & social risks:

- **Tracing macro-micro linkages**
  - Macro shocks
  - Lead to meso-effects
  - Mediated by policy choices, social exclusion systems, and decentralised implementation
  - As well as household capacity and agency
  - Individual endowments

- **Applying a gender lens & identifying entry points**
  - Promoting the political articulation of gender differences and integration into policy choices
  - Recognising the intersection of gender and other types of social exclusion
  - Engendering design & implementation processes
  - Recognising the gender and inter-generational differences and power relationships within the HH

Impact pathways include:

- **Financial Flows**
- **Terms of trade**
- **Aid**
- **Remittance flows**
- **Environmental changes**
- **Livelihood opportunities**
- **Fiscal space options**
- **Prices of goods and services**

- **Revenue Management**
- **POLICY CHOICES**
  - Programmes to promote sustainable livelihoods
  - Investment in and provision of services
  - Investment in infrastructure (esp. roads, markets, transport)

- **DISCRIMINATION AND EXCLUSION**
  - Regulatory frameworks
  - Social norms

- **Good governance at decentralised level**
- **Civil society agency to demand entitlements**
- **Effective Delivery**
  - Quality
  - Affordability

- **INTRA-HOUSEHOLD DYNAMICS**
  - HH capacity to ensure a sustainable livelihood
  - HH capacity to provide food, protection and care
  - HH capacity to invest in human capital development

- **Power relations / bargaining**
- **HH Composition**
- **Human Capital**
- **Social Capital**
- **Control & use of assets**
- **Life cycle status**
## GDP, poverty and gender inequality in case study countries

<table>
<thead>
<tr>
<th>Country</th>
<th>GDP per capita (USD ppp, 2005)</th>
<th>Human Poverty Index (UNDP 2007-8)</th>
<th>GDI</th>
<th>GEM</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangladesh</td>
<td>2053</td>
<td>40.5%</td>
<td>0.539</td>
<td>0.379</td>
</tr>
<tr>
<td>India</td>
<td>3452</td>
<td>31.3%</td>
<td>0.600</td>
<td>n/a</td>
</tr>
<tr>
<td>Indonesia</td>
<td>3843</td>
<td>18.2%</td>
<td>0.721</td>
<td>n/a</td>
</tr>
<tr>
<td>Vietnam</td>
<td>3071</td>
<td>15.2%</td>
<td>0.732</td>
<td>0.561</td>
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</tbody>
</table>
2. Gendered crisis impacts

Knowledge about gendered impacts is limited and fragmented but some general trends are emerging:

- Labour-intensive, low-skilled manufacturing sector where women are concentrated has been hard-hit across the region (ILO, 2009)
- Women disproportionately concentrated in contract and informal sector work (65% of all women in Asia-Pacific Region) so more vulnerable to crisis as well as ineligible for social insurance measures (ESCAP, 2009)
- Women diversifying into activities to make ends meet with time poverty implications and in some cases, their status and risk (Hossain et al; 2009), including greater vulnerability to human trafficking (UNIAP, 2009; Sirimanne, 2009)
- Growing evidence of disproportionate impacts of food price crisis on women, although impacts on men, boys and girls under-investigated (Holmes et al., 2009)
- Initial signs of declining health service usage, esp. by women (Sirimanne, 2009)
- Impacts on women’s access to micro-credit still unfolding (Chrandran, 2008)
Unemployment

- Gender-segmented labour markets negatively impacted by the crisis:
  - In Bangladesh, women are most affected in hard-hit garment and textiles sectors.
  - In India, it is textiles, leather, gems and jewellery.
  - In Viet Nam, agriculture, forestry, fisheries, garment and shoe-making.
  - Men tend to be most hard hit by recession in the construction industry across the region, although in Viet Nam the greatest loss of unskilled jobs in this sector has also been incurred by women.

- Women tend to be disproportionately represented in the informal sector:
  - In India, informal economy jobs (waste recycling, construction, home-based work in garments and hand-work, small factories) where women are concentrated have been negatively impacted (SEWA, 2009).

- Women tend to have higher unemployment rates than men:
  - Bangladesh, Indonesia, Viet Nam (but not India) (UNDP 2008).
  - Also, evidence from past crises highlighted that women find it harder to regain employment after retrenchments due to lower skill levels and increasingly turn to informal sector and risky occupations, including commercial sex work (Hopkins, 2006).
  - In some cases, women may act as cheaper flexible source of ‘buffer labour’ (Dejardin and Owens, 2009).
Consumption of food and services

- **Food price crisis**: growing body of evidence that women in particular and to a lesser extent girls have been disproportionately affected in terms of quantity and quality of food consumption (Holmes and Jones, 2009)
  - Bangladesh – greater prevalence of wasting among girls and reduced weight among women (Sulaiman et al., 2009); an increase in women gathering wild foods (Hossain et al., 2009)
  - Indonesia – ”women are eating last and least” (ibid);
- **Declining incomes are resulting in some reductions in healthcare expenditure**
  - Indonesia – priority is given to healthcare needs of men and children (Hossain et al., 2009)
- **Declining incomes are also starting to affect school attendance,**
  - In Bangladesh, girls drop-outs are reported to be higher than boys’, especially for those in female-headed households (Matin, 2009)
Falling remittances are impacting gender relations in 4 key ways in the region:

- In Bangladesh, the global downturn is leading to a decline in remittance flows from migrant workers (overwhelmingly male) and reduced income for their spouses left behind.

- In Bangladesh and to a lesser extent India, expulsion of migrant workers from the Middle East and Malaysia is leading to reduced income, and difficulties in seeking unemployment for returnees, as well as potential adjustments to household roles and decision-making.

- In Viet Nam and India, there are reports of declining remittances from internal migrants, again impacting largely women left behind in rural areas (Oxfam et al., 2009).

- By contrast, in Indonesia women make up 80% of overseas migrant workers and up to 80% of these are the primary breadwinners for their families, but many are being forced to return (IRIN, May 2009).

- Given vulnerability of domestic workers in general, in times of crisis, potential for abuse is also heightened but poorly monitored, as highlighted by 2009 ILO “Costs of Coercion” report.
Overall specific crisis-related social protection measures have been limited:

- **Food-related measures**
  - Food subsidies - the Bangladeshi government has expanded rice price subsidies, especially for women involved in the garments industry (Köhler, 2009).
  - Food export bans – India (ibid)
  - Increased tariffs on food exports, banned rice speculation – Viet Nam (Oxfam et al., 2009)

- **Income supplements and cash transfers:**
  - One-off cash bonuses and short-term income supplements in Viet Nam aimed at promoting domestic consumption (Oxfam et al., 2009)
  - Increased budget for National Programme for Community Empowerment block grants: Indonesia (ILO, 2009)
# Pre-existing social protection infrastructure

<table>
<thead>
<tr>
<th>Types of social protection</th>
<th>General household-level measures</th>
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<tbody>
<tr>
<td>Social assistance</td>
<td>Cash transfers, productive asset transfers, child grants, food aid, fee waivers, pensions, public works</td>
</tr>
<tr>
<td>Social insurance</td>
<td>Subsidised risk pooling mechanisms to cover health, unemployment or natural disasters</td>
</tr>
<tr>
<td>Social services</td>
<td>Social welfare services focused on those needing protection from violence and abuse (e.g. shelters for women and children, rehabilitation services)</td>
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<tr>
<td>Social equity measures</td>
<td>Equal rights and social justice legislation, affirmative action policies, asset protection mechanisms</td>
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Social assistance measures

Cash transfers
- Only Indonesia and although the UCT reached up to 19 million hhs by 2006, its replacement CCT is only reaching 700,000 in 2009
- Some attention to gender dimensions as targets hhs with pregnant women and children under 15 yrs, also includes prenatal and reproductive health care in conditions

Asset transfers
- Bangladesh’s CLP and BRAC asset transfer programmes target extreme poor households, especially women, and have had positive impacts on household asset accumulation and women’s labour force participation. But coverage is still limited (200,000 hhs)
- However, without addressing gender inequality explicitly, the sustainability of impacts of the programme are questionable:
  - Female-headed households are often hampered by labour constraints to take on productive income-generating activities
  - Socio-economic norms restricts women’s movement and engagement in market activities
  - Tension between expenditure on productive activities and consumption
  - Decreased economic decision making after end of programme support
Social assistance (cont.)

Public works
- NREGA, a rights-based public works programme in India, provides millions of households with right to 100 days work at minimum wages (similar pilot underway in Bangladesh)
- Includes provision for equal wages and childcare measures (although unevenly implemented)
- But no broader attention to the barriers that women face in participation (single women in extended families, pregnant women, social norms about ‘appropriate’ work, limited voice)
- Gender-biased norms of work and limited conceptualisation of community assets

School scholarships and education fee waivers
- All four countries have school scholarships/fee waivers, which include provisions for gender equity, with relatively high impact at primary school levels
Social insurance and social services

Health insurance

- India has introduced a health card system for families below the poverty line which is critical given that health shocks are one of the leading causes of poverty and that women’s assets are often depleted first to cover catastrophic health care costs.
- However, the cards are in the name of the household head so some problems when women seek to use card but husband is working out of state.
- Viet Nam’s SHI for the Poor reaches about 11.2 million poor people (over half of the estimated 22 million poor), but no gender analysis is available.

Unemployment insurance

- Vietnam’s 2009 Unemployment Insurance Law is an important advance, but there are concerns that many women will be excluded because of their over-representation in the informal sectors and occupations without contracts (Thanh Nien News, 2009).

Social services

- There is a dearth of evidence on budgets invested in social services designed to protect women and children from violence, abuse and neglect in the region, but in all 4 countries government agencies assigned to address these issues are among the most marginalised signalling under-investment in this area.
Examples of ‘transformative social protection’ in the region include:

- 2007 Gender Equality and Domestic Violence Prevention Laws in Viet Nam constituted major milestones but limited implementation to date.
- Gender Budgeting in India through Ministry for Women and Children, but applied unevenly across ministries, especially at sub-national levels.
- In Bangladesh, some productive asset transfer programmes include specific life skills training components that raise awareness about women’s rights, dowry practices and early marriage.
  - Documented impact on women’s decision making regarding family planning (Conroy, 2009) but little wider evidence on their impact and no explicit attention to how women’s limited mobility affects control over assets and access to markets (Holmes et al., 2009).
Limitations to formal responses

- Continued reliance on informal social protection mechanisms (community and faith-based groups) as suggested by real time monitoring initiatives (e.g. IDS, Oxfam GB et al.), but these also coming under stress (Hossain et al., 2009)
- Few signs of scale up in coverage despite clear indications of swelling of ranks of newly poor and those falling into worse poverty
- Also few accounts to date of civil society collective action around these issues
- Moreover, no specific measures to address gender-specific vulnerabilities
  - neither those that have already been identified (unemployment, remittances, reduced consumption)
  - nor potentially less visible ones that analysis from the Asian economic crisis suggested – related to emotional ill-health, heightened gender-based violence, women resorting to riskier sources of income, especially commercial sex work
4. Conclusions: what does the crisis change?

- Growing vulnerabilities with distinct gender patterns, and likely to continue given lag-time of crisis impacts on unemployment
- But social protection interventions are not being scaled up significantly – both in general and even less attention to date on gender-responsive measures
- In context of economic slow-down, more limited fiscal space especially in second half of 2009 following high levels of expenditure on general fiscal stimulus packages
- However, some indication of political will to address these lacuna, which needs to be harnessed
Conclusion: ways forward

1. Monitoring and learning
   - An important opportunity to draw on emerging research on gender and social protection and learn from good practice, esp. regarding urgency to ensure complementarities across interventions to promote more holistic support packages.
   - But critical to do more gender-sensitive vulnerability monitoring as our knowledge base is very limited and fragmented, and for gender indicators to be more regularly collected, reported and analysed.

2. Targeting, coverage and coordination
   - Many existing mechanisms are relatively small scale.
   - Targeting issues require ongoing action and monitoring – not just to prevent leakage to the non-poor but also to overcome traditional gender norms and improve women’s access to programme benefits.
   - Much could be done to address the intersecting social and economic risks that men, women and children face if there was stronger coordination across programmes and better promotion of complementarities.
3. **Employment creation**
   - More creative approaches to public works initiatives are needed, esp. rethinking gender dimensions of types of work undertaken and conceptualisation of community assets
   - Skills training programmes are critical given high proportion of unskilled women workers
   - Protecting access to micro-credit for micro-enterprises - because of women’s greater reliance predictions that women will be hardest hit due to limited alternatives

4. **Gender-responsive budgeting**
   - Important to undertake gender-responsive budgeting vis-a-vis fiscal stimulus package design and evaluations, and map gender-specific needs to budget outlays.
   - Also critical to consider social sector spending in its entirety – not just targeted social protection but also spending on basic services to identify possible tensions and trade-offs

5. **Promoting women’s voice and collective action**
   - Political economy analysis from 1990s Asian crisis suggests that civil society played a major role in pushing for more social protection responses but these voices appear more muted in the context of the current crisis (but further investigation is required)