

GENDER AND SOCIAL PROTECTION

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Summary

Social protection is an approach towards thinking about the processes, policies and interventions which respond to the economic, social, political and security risks and constraints poor and vulnerable people face, and which will make them less insecure and less poor, and more able to participate in economic growth. More narrowly, it describes a set of policies that governments can pursue in order to provide protection both to the 'active poor', enabling them to participate more productively in economic activity, and to the less active poor, with considerable benefits for society as a whole (Shepherd, 2004). This paper is a discussion of the role of gender issues in social protection policies, strategies and programmes, and as such it shows that vulnerabilities to risk vary significantly by gender. Because the impacts of shocks affect men and women differently, it is useful to think of them (as well as boys and girls) as different constituents in any analysis; social protection needs to be tailored accordingly.

The World Bank Social Risk Management framework allows the development of useful policy lessons. Risks can be categorised into those which are gender specific and those which are intensified (or imposed on) by gender. Attention to gender in programme design can enhance the efficiency of social protection and ensure better protection of both men and women. In terms of interventions, assets are important; however, social protection policies vary as to the degree of potential they have to redistribute assets in favour of women or other asset-poor categories. Childcare is critical and cash transfers probably better than employment schemes. Incentive effects vary greatly. Provisions, such as public works, unemployment insurance, and tax policies seem less relevant to women. Both the form of benefit (cash or kind) and the form of contribution (timing, size or location) are crucial.

A discussion of the impact of various social protection interventions shows that women are more likely to be excluded from these, as they are underrepresented in formal sector employment. Therefore, the interests of many poor women can be served by improving access to social protection in the labour market and extending social insurance to informal workers. However, extending social protection by relying on its gradual expansion to the formal sector is not sufficient. Reaching those in the informal sector requires an understanding of women's vulnerabilities and learning from on-the-ground innovative schemes; through this, it might make social protection programmes more responsive to gendered needs and relevant to their capabilities.

There is also an important linkage between gender-specific risks and the different roles of men and women as social protection providers. One of the risks that women face is that they are the first (and often only) providers of social protection at the household, extended family and community levels, for example in terms of caring for chronically ill relatives and HIV/AIDS orphans. This suggests that assistance should be provided to women in this role through the strengthening of informal household and community-level social protection mechanisms. It should be ensured that this strengthening maintains or increases the gender sensitivity of existing informal mechanisms.

Understanding and incorporating gender issues will do more than merely tackle gender discrimination; there are huge benefits for pro-poor growth. Some of the most innovative and successful social protection mechanisms are those developed with, and not always for, women.

1 Introduction

The aim of this paper is to inform policy-makers on how gender issues should be taken into account in developing social protection policies, strategies and programmes. 'Gender' refers to women's and men's roles and responsibilities that are socially determined (WHO, 1998). Gender roles are highly variable and are determined by other social, economic, political and cultural factors (DFID, 2000). Most importantly, by reflecting the way in which these roles and responsibilities are socially constructed, this concept requires an understanding of power relations.

Gender inequality is also cross-cut by other forms of inequality between households and groups in society (race, class and ethnicity) and intra-household (age, marital status and physical ability). On average, women are more likely to be disadvantaged in terms of work opportunities and are more likely to be excluded from formal social protection programmes. Global changes in the labour market, macroeconomics and demographic transition are resulting in disproportionately negative impacts on women, particularly those outside the formal sector (Sabates-Wheeler and Kabeer, 2003: 6).

Gender is a crucial issue because it is an important explanatory variable in understanding and tackling social inequality. In addition, there are wider reaching benefits from addressing gender issues, such as the way in which equality of opportunity brings higher levels of efficiency in terms of economic growth. In terms of the Millennium Development Goals, evidence suggests that gender equality is key to improving maternal health and child mortality, and stemming the spread of HIV/AIDS and other diseases. Understanding and incorporating gender issues will do more than to merely tackle gender discrimination. Some of the most innovative and successful social protection mechanisms are those developed with, and not always for, women.

Rights-based approaches (RBAs) have provided a very important reinforcement mechanism for tackling gender discrimination. One example of this is the way in which they reinforce the normative case for minimum standards and non-discrimination. RBAs have also focused attention on the importance of strengthening mechanisms to encourage actors to claim and empower such rights.

The working definition of social protection used in this paper includes '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). Box 1 is an illustration of the scope of such interventions. Risk is defined in this paper as the probability and magnitude of the occurrence of an adverse event (hazard), as well as the outcome of the event (Adams, 1995; World Bank, 2001). Hazards are events which have an adverse effect on welfare. Vulnerability is a state of being susceptible to a decline in individual or household wellbeing (World Bank, 2001) and therefore a function of the exposure to shocks, people's asset endowments (capability), and both the responses and outcomes of managing risks (Siegel and Alwang, 1999; Prowse, 2003).

Box 1 The main objectives and scope of social protection of direct relevance to women

- Health coverage and insurance. This includes reducing risks faced in pregnancy, childbirth, and old age, limiting losses to income by introducing maternity benefits or lobbying for maternity leave legislation, protecting employment during pregnancy, and enabling affordable and accessible primary health.
- Life and disability insurance. The protection of the income of worker during and after disability, and of beneficiaries/ family after the death of a woman worker, especially in female-headed households.
- Access to financial services, such as credit schemes, saving schemes or local insurance. Microfinance institutions are important and some integrate banking with insurance.
- Pension schemes and retirement benefits.
- Employment security through legislation labour protection representation, collective bargaining and through government employment guarantee schemes.
- Childcare and other social support services to limit income reduction.

Source: Lund and Srinivas (2000).

Following the overarching paper by Shepherd *et al.* (2004), the World Bank Social Risk Management approach is taken as the general framework for this paper. It is recognised that this framework focused solely on risk whereas a discussion of social protection needs to extend beyond this to address issues of vulnerability. However, despite these and other limitations, it does present a useful operational framework and a starting point for a discussion.

This paper will address three interrelated issues:

1. The gender dimensions of risk, vulnerability and shocks;
2. The gender-differentiated impact of social protection programmes;
3. How gender can better be taken into account in the design of social protection programmes.

2 Gender differentiation in the sources of risk

2.1 A gendering of the social risk framework

This section presents the analytical framework around which this paper is based. The World Bank's 2001 social protection typology of risk classifies the main sources of risk at the level at which they occur. This provides a useful diagnostic and analytical instrument to identify different types of strategies and arrangements for dealing with risks. Risks are also classified along a continuum from idiosyncratic risks, which occur at the intra-family, family and community level, to those which occur at both community and (inter)national level (see Table 1). For poor families and women especially, there is a higher occurrence of idiosyncratic risks in the informal economy. They may find it particularly difficult to recover from repeated shocks such as theft or fire, and are often forced to rely on pooled household resources, which can have an impact on other household members (Lund and Srinivas, 2000). Covariate risks put the entire community at risk and are hard to insure against.

Table 1 Examples of the constraints which women face in dealing with risks and hazards

Idiosyncratic risks	Covariant risks	
	Community level	(Inter)national level
<i>Individual or household</i>		
Women are biologically more susceptible to some illnesses, such as STDs and HIV	Social norms, such as different restrictions on living arrangements or the limited freedom which women may have to remarry	Economic transition has had gender differentiated impacts
Specific health issues, such as high maternal mortality	Social acceptance of gender-based violence	Legislation may discriminate against women or men
Women face a higher susceptibility to domestic violence	Disadvantageous position in the labour market	
Disadvantaged position in the household in terms of intra-household distribution of resources and power, This can lead to decreased ability to claim resources because of their lower perceived contributions	Women and men are involved in different employment sectors and therefore changes in these sectors such as increased casualisation and feminisation of the workforce will have differentiated impacts	
Social norms which can for example result in restricted mobility and therefore can dictate the individual's movement in and out of employment	Women often have insecure property rights	
Men and women have different levels of skill and education		
Earlier retirement can lead to lower benefits		

Beyond this categorisation, there is a conceptual need to distinguish between constraints men and women experience. This is a result of the social construction of gender relations, and the fact that some constraints apply to all but may be exacerbated by gender. Kabeer and Subrahmanian (1996) distinguish between 'gender-intensified', 'gender-specific' and 'gender-imposed' constraints. For the purposes of this paper, we will consider 'gender-specific' and 'gender-imposed' constraints together, to consider the ways in which:

1. men and women are exposed to different risks
2. men and women experience the same risk differently

2.1.1 Gender differentiation in sources of risk

Kabeer and Subramanian's 'gender-specific constraints' restrict participation in both the labour market and in household livelihood activities. Some of these constraints are a result of biological roles in reproduction (such as breast feeding, child birth, sexuality); some have arisen through socially ascribed roles of caring (child and family care; secondary earner and marital status). Other constraints result from differences in social norms and traditions, such as restrictions on women's behaviour in the public domain, and taboos against women using certain technology and men doing certain tasks.¹ The way in which social constructions of gender vary depending on location and context within society is crucial. An awareness of the relations between these roles and gender-specific features (both biological and social) is important in understanding how risks can be differentiated between genders, and therefore how social protection interventions should be designed to take account of such constraints.

Gender-specific categories of risk include:

- Health risks, such as infant mortality and epidemiological risk of disease. This can lead to lower productivity and increase the probability of losing a job.
- Life cycle risks, such as childbearing, divorce and widowhood.
- Household economic risks, such as the need for increased expenditure for social obligations like marriage and funerals.
- Social risks, which include social exclusion, domestic violence and crime.

Kabeer and Subramanian (1996) make a distinction between these and 'gender-imposed constraints', which result from forms of disadvantage which reflect bias from those who allocate resources outside the household or community, and which exacerbate discrimination. These are usually informal cultural beliefs in institutions rather than formalised rules, for example employers who recruit in stereotypical gender roles, trades unions who define membership in such a way as to exclude women, labour legislation which promotes the interest of formal sector workers and employers, and banks who refuse to lend to women owing to a perception of poor bankability. Such factors add to the risk of non-recovery for women and help to explain it.

Just as gender differences in vulnerability vary by society and level of development, they also vary by age (see Table 2). Reproduction and childbearing can simultaneously increase risk to health, interrupt income, and increase expenditure on care. The elderly, and women in particular, are increasingly living longer, and elderly women continue to have unpaid domestic roles in their last years. Women are more likely to be in poverty in old age because their life expectancy is higher.

Table 2 Risks and vulnerabilities associated within the life cycle of women

Life cycle stage	Associated risks and vulnerabilities
Children under 12	<p>Girl children face the specific hazard of not attending school owing to income-earning or domestic responsibilities</p> <p>Indivisibility of work which is done as part of normal household or agricultural responsibilities. Non-family agricultural work may be tied to employment of parents as farm labourers or as sex workers</p> <p>Double burden of education and work (or care-giving in family) and therefore increased vulnerabilities of low productivity and fewer opportunities</p>
Adolescents	<p>Girl children are particularly vulnerable to withdrawal from school</p> <p>Double burden of education and work</p> <p>Entry into high-risk employment categories, hazardous industries, prostitution</p>
Adults	First heightened lack of access to financial institutions and asset building opportunities
Unmarried	Restricted access to the labour market owing to societal norms, pregnancy or motherhood
Marriage	<p>Bearing costs of death and disease in the family</p> <p>Sexual harassment in the work place owing to societal norms</p>
Parenthood and carer	<p>Loss of employment or job insecurity owing to pregnancy</p> <p>Loss of employment or job insecurity owing to child and elderly care</p> <p>Social expenses of marriage, rituals or burials</p>
Divorce	<p>Stigmatisation</p> <p>Double burden of family and income generation</p>
Widowhood	Loss of assets to late husband's family claims
Old people	<p>Cost of retiring from work</p> <p>Childcare responsibilities where HIV/AIDS or military destabilisation has resulted in absence of middle-aged adults and high numbers of orphans</p>

Sources: Sabates-Wheeler and Kabeer (2003); Lund and Srinivas (2000).

2.1.2 Gender-intensified constraints

Gender-‘neutral’ constraints and shocks can affect men and women, and girls and boys, differently. These ‘gender-intensified constraints’ reflect inequalities in opportunities and resources which may result from factors of class, poverty, ethnicity, location or uneven distribution of resources in the household. These factors themselves may reflect community or customary norms, such as inheritance or access to common property resources and ascribed forms of discrimination (Sabates-Wheeler and Kabeer, 2003). The main types of shock include:

- *Income shocks.* Women are more sensitive to changes in household income than men. For example, in Malaysia a 1% drop in household income decreases the probability of girls school attendance by 18–20%, but that of boys’ attendance by 5–6 % (quoted in Mason, 2003).
- *Price shocks.* Women are more sensitive to changes in prices than men. For example, among low-income households in Pakistan an increase in doctor’s fees decreases service utilisation by women 58% more than that by men (quoted in Mason, 2003).
- *Shocks to labour demand.* Women are often laid off earlier and in greater numbers than men during economic down-turns, both in the private and the public sectors. There are

also specific employment effects related to gender division of labour and the sectors affected.

However, the complexity of the relationship among gender, inequality and poverty should not be underemphasised. Work by Chant (2000) challenges many of these assumptions exploring issues such as the 'crisis of masculinity' and the higher levels of violence and unemployment experienced by men in some contexts.

Gender disparities in access and control of resources result from two main sources of risks, which reflect both gender-specific and gender-imposed constraints:

2.1.3 Gender division of labour in the home and labour force

Gender-related vulnerabilities are linked to the location of woman and men in the labour market, resulting from differences in labour supply between men and women, and to differences in labour incentive effects and transactions costs (Sabates-Wheeler and Kabeer, 2003). Women workers are overrepresented in poorer segments, wages are lower, conditions of employment are less attractive, access to good jobs more precarious, and choice of employment restricted. Differences in earning potential between men and women occur because:

- Women's participation in the labour market is more variable and characterised by spells of inactivity and mobility constraints.
- Women live longer, often retire earlier, and experience more occupation and gender discrimination.
- Women tend to be absorbed faster in lower paid and less secure work in the informal sector and displaced faster when work becomes more skilled and needs technological skills (Mehra and Gammage, 1999: 546).
- Differences arising from gender in employment sectors will have differentiated impacts when change occurs, for example increased casualisation and feminisation of the workforce. In some cases, men have been negatively affected by their narrow skills in some sectors.

All of these factors can lead to lower wages and lower benefits for women over a lifetime. However, it must be acknowledged that there are significant differences in gender relations and constraints according to geographical location, which has implications for effective social protection mechanisms. Research on the gender dimensions of economic transition in Eastern Europe revealed that: women had taken over a larger share of the costs related to GDP decline, economic restructuring, and decline in public expenditure; women had less access than men to the benefits of privatisation; women's positions in the labour market had declined and care responsibilities increased, to compensate for public service cuts in health, education and family-related benefits. Men had also been affected, owing to their narrow skills in certain sectors, e.g. the energy and heavy industry sector.

However, it is important not to isolate labour relations from household relations and resource allocation issues.

Within households resources are allocated differentially on the basis of gender. Resources are not necessarily pooled and, therefore, it matters who controls the resources. Women are also often disadvantaged in terms of intra-household distribution of resources and power.

Such gender differences are especially high in poorer households (Ezemenari et al., 2002: 35). According to Sen's model of 'cooperative conflict', women have lower (perceived) contributions to household income and flows, which affects their capacity to claim equitable and appropriate shares of scant resources.

3 Gender and the design of social protection interventions: differentiation in the impacts

The type of the risk and its conceptual form determine the most appropriate intervention strategy. The Social Risk Management framework categorises risk management strategies into:

- Risk reduction strategies which are implemented before a risk occurs. These may include state intervention through active labour market policies.
- Risk mitigation, which aims to reduce the risk before it occurs. Examples include instruments which reduce income variance portfolio diversification, and risk pooling through insurance.
- Coping strategies, which relieve the impact of adverse circumstances after the shock. These are introduced to improve services or initiate transfers after an income shock and include government transfers, borrowing through formal or informal arrangements, public works programmes, and charity.
- A further category, which Shepherd (2004) argues should be added to this framework, is that of risk recovery strategies, which enable recovery from shock.²

In reality, however, such strategies exist along a continuum. Risk reduction strategies are the most desirable, but most attention has traditionally been given to the area of risk-coping strategies, in order to address the problems faced by the rural poor and by very poor women.

The Social Risk Management approach captures the variety of actors and activities that provide social protection. Of particular relevance to gender issues is the way in which it draws attention to the importance of informal social protection mechanisms for the poor. Social protection covers publicly provided social security, as well as voluntary, private and non-statutory schemes. The discussion in this section is organised around three types of social risk management: state mechanisms, market-based arrangements, and informal arrangements (both individual and group-based). In this discussion, 'market-based mechanisms' include formal market institutions, such as banks as well as microfinance institutions, which are now recognised as a crucially important source of social risk management for women. 'Informal mechanisms' are taken to include community and social networks and patronage relationships³. Together, these forms of informal mechanism make up the main source of risk management for poor women, as a result of problems of access to state provision and market institutions (see Table 3).

In reality, in much social protection provision there is no clear separation. For example, SEWA (the Self-employed Women's Association in India) links cooperative social protection with national insurance companies and state subsidies (Lund and Srinivas, 2000). In the case of mechanisms such as pensions and unemployment insurance, such provision can be provided by a combination of all three types of arrangement. Once again, therefore, this categorisation can be constraining.

Table 3 A selection of strategies for risk management with associated gender dimensions

Objective	Informal mechanisms		Formal mechanism	
	<i>Individual and household</i>	<i>Group-based</i>	<i>Market-based</i>	<i>State-provided</i>
<i>Reducing risk</i>	A shift to more secure income sources can often result in 'gender benefit switches' Migration and remittances take place along gendered lines	CPR management often involves gender-based rules Collective work for infrastructure	Private health insurance	Agricultural subsidies can reduce the probability of women participating in labour force Shifts in tax policy can address the difference in labour supply between men and women
<i>Mitigating risk: diversification</i>	Diversification of crops can lead to changes in gender activities and income Multi-tasking has gendered impacts owing to gender division of labour	Rotating credit associations e.g. Pasanakus in Bolivia Occupational associations	Savings accounts in financial institutions Microfinance institutions	Agricultural extension Liberalised trade Protection of property rights Nutrition programmes
<i>Mitigating risk: insurance</i>	Marriage and extended family Growing of buffer crops Sharecropping tenancy Building human assets	Investment in reciprocal gift-giving is often gender differentiated Investments in social capital and rituals are gendered Informal credit associations	Crèches for construction migrants Old-age annuities Accident, disability and other insurance	Difference in life expectancy and labour force participation affect differences in contributory pension-earning in old age Non-contributory pensions can compensate for lower earnings among women and offset their lack of savings from their working life
<i>Coping with shocks</i>	Consumption modification strategies Reduced food consumption Temporary migration	Intra-community transfers Networks of mutual support Borrowing from neighbours	Sales of financial assets Bank loans	Employment schemes can displace different activities for men and women

Social protection programmes are rarely gender neutral, and many exacerbate or contribute to inequalities. The following section considers the gender-differentiated impacts of a variety of social protection programmes. It describes briefly the main forms of state, market and informal mechanisms for social protection, and discusses whether the type of mechanism is reducing, mitigating, or acting as a coping mechanism. This distinction between the source of risk in terms of whether it is gender specific or gender intensified is a crucial factor in assessing the type of risk management intervention that should be adopted. Most of the social protection interventions are geared towards tackling gender-intensified constraints. However, an interesting area to explore is the extent to which social protection interventions can reduce inequalities resulting from gender-specific constraints, both those which are culturally ascribed and those which stem from biological roles in reproduction. For example,

building a new well closer to people's homes, or investing in irrigation that means women spend less time collecting water, can free up women's labour for productive activities (Farrington *et al.*, 2004). However, the intervention addresses only the 'gender-intensified' constraints, and not the 'gender-specific' constraints that explain why it is women and not men who collect water. The role of social protection interventions in tackling both of these two constraints is important.

3.1 State mechanisms for social protection

3.1.1 Rights and social security legislation

Social security legislation is one of the main interventions for preventing and reducing risk (see Table 3). Social security systems are defined as 'the protection which society provides for its members through a series of public measures' (ILO, 2000: 29). They are based around formal employment, and include social insurance and social assistance measures. Tax policies for example, can act as risk reduction strategies addressing differences in labour supply between men and women. Women have a more elastic labour supply; lowering taxes on women's labour would therefore encourage movement into the labour force (Ezemenari *et al.*, 2002: 35). Some measures, such as maternity benefits and widows pensions, are focused specifically on women, whereas others are universal and may have intentional or unintended gender impacts.

Human rights legislation, and its implementation through various conventions, has provided a reinforcement mechanism for gender equality. The Universal Declaration of Human Rights refers to the need to protect the health of women workers at the time of childbirth and to safeguard employment. This has been recognised in many constitutions and reflected in legislation for formal sector employment (Brocas *et al.*, 1990). The Convention of the Elimination of All Forms of Discrimination against Women (CEDAW) in 1979 brought the rights of women into the realm of human rights, and has been key in the attainment of minimum standards by many governments (Reeves and Baden, 2000).

The ILO has played an important role through strategies such as the ILO Medium-Term Plan (1982–87). By initially tackling general discrimination issues, it subsequently developed gender-specific strategies. The ILO's thinking on gender is based on the 'Decent Work for All' strategy, which adopts a broad strategy of work, including 'work at home'. It also stresses that everyone is entitled to basic social protection, thus aiming at universality of cover (Sabates-Wheeler and Kabeer, 2003). Moves by the UN have reinforced the work of the ILO, through important events that led to changes in international legislation to protect women's workers rights, such as the World Conference of the UN Decade for Women in 1980 and the 1985 Nairobi Women's Conference. More recently, the UN Millennium Declaration pledges to 'combat all forms of violence against women and to implement the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW)' as well as to address 'the equal rights and opportunities of women and men'.

Human rights provide an important *de jure* mechanism: many governments have legislation to comply with ILO standards and many countries have extended statutory social security systems. In Tunisia for example, the social security scheme for wage earners was extended in 1982 to cover small farmers and the self-employed (Brocas *et al.*, 1990: 26). However, the gap between such mechanisms and *de facto* outcomes remains. Even where there is

appropriate legal and constitutional provision for gender equality principles, religious or customary law that privilege gender bias may take precedence.

Often social security systems link entitlements to formal employment, from which many women are excluded. Legislation on formal social protection has very little impact on the rural poor, especially women. Although the ILO does deal with informal social protection mechanisms, most legislative changes cannot realistically tackle problems facing informal female workers, and social legislation makes little allowances for the atypical forms of work in which large numbers of women are employed. However, the law can be a powerful tool especially when combined with capacity-building to overcome barriers to claiming of rights.

Social security in industrialised countries has reflected certain concepts of a woman as a dependent spouse, and often ignores women in unpaid employment and the fact that many have independent rights to social security (ILO, 2000). Many existing social protection systems, both formal and informal, are based on assumptions about women which are incorrect. Traditional views of a woman's role in society, the low presence of women in politics, and the perception of gender as a social rather than an economic issue have led to a skewed gender perspective in many policies. In addition, the model of the household on which much social protection planning is based implicitly assumes a family structure that reflects one wage earner with dependents, and transfers that are pooled for the benefit of the family. Given that family structures are changing, this assumption can compromise the effectiveness of social protection programmes.

3.1.2 Maternity benefits and childcare

Both maternity and childcare benefits are mechanisms for addressing gender-specific constraints. There are strong arguments for state provision in terms of maternity benefit. Such intervention is important for the future health of children and can mean significant savings to health and welfare budgets (Lund and Srinivas, 2000: 110). Many countries cover maternity by insurance, and charge women a higher premium. This is a discriminatory process but by taking the load off the employer it can be argued that it gives the women more opportunities in the formal economy.

Programmes that tackle both life-cycle and work-related vulnerabilities, such as the burden of childcare, are very effective. By committing to a position that it is the role of society to provide childcare, these approaches avoid a discussion of whether a child represents the woman or the man's role (Lund and Srinivas, 2000: 111). However, concerns about childcare vary hugely; it is less of a problem for those who work at home or where high unemployment means there are adults at home to carry out this activity. In these cases, the concern may be for higher quality of childcare (Lund and Srinivas, 2000: 111). In Russia, subsidies to reduce the costs of childcare are more effective in increasing labour force participation and hours worked by mothers than are increases in wages (Loshkin, 2000). Higher costs of childcare in Kenya decrease the chances of girls being at school but have no effect on boys, thus suggest the potential that subsidised childcare has the potential to increase female employment and income (Loshkin et al., 2000). Seasonal workers may have particular needs, and this may be relatively simple to overcome in situations where larger numbers of women are employed by a single employer. 'Mobile Crèches' is a voluntary agency in Mumbai, providing care programmes for labourers working on construction sites.

3.1.3 Pension systems

As women have a higher life expectancy and widow's pensions are lower, they are more likely to be in poverty in their old age. Thus a gender-equitable contributory pension is likely to be an effective risk mitigation strategy, as this reaches a majority of the poor in this cohort.

Differences in life expectancy and labour force participation between the genders affect differences in pension-earning in old age. In terms of Pay As You Go pension systems, as women live longer they may benefit more compared with men. However, men have steeper age/earning profiles in that they contribute on relatively lower wages in the earlier years and receive lifetime benefits based on final wages which are higher. Women have shorter working histories and tend to be more conservative investors; such life-cycle features which delay contributions until later in life lead to lower benefit entitlements (Ezemenari et al., 2002: 24).

The design of the pension scheme is key (see Table 4). Design which takes account of the longer life of women, more conservative investment habits, variability in labour force participation and the role in home production or unpaid work, provides more benefits to women (Ezemenari et al., 2002: 33). The focus on 'defined-benefit' or 'defined-contribution' will affect the gender outcome. Pension schemes based on defined benefits give fewer incentives to women because they are designed to redistribute benefits from short-tenured low-earning workers to long-tenured fixed-hours workers; low or irregular earners will get low earnings (Barrientos, 1998). However, others say that defined benefit schemes are more equitable because benefits are not related to contributions and are flat rate, minimum guarantee or means-tested (Ezemenari et al., 2002: 210).

Barrientos (1998) and Edwards (2000) suggest that the design of the Chilean pension system has contributed to maintaining equal access to benefits through:

- Tying benefits to contributions, not the numbers of years;
- Providing of a minimum pension which gives protection to those with low earning potential;
- The provision of childcare and a disability pension which lowers occupational segregation and discrimination based on gender roles, related to having children and caring for the sick.

There are benefits of targeting pensions directly at women in that the pension will compensate for their lower earnings, offset their lack of savings from their working life, and compensate for lower access to contributory pension schemes (Pearson, 2003). In addition, they provide funds for healthcare, which is necessary because women's claims on the scarce household income are weak in the absence of a visible income flow; providing these funds increases the woman's status in the household.

However, targeting pensions at women can result in a high level of income pooling in pension-recipient households, and a high level of spending on medical and education, which is often not of direct benefit to the pensioner (Pearson, 2003). In South Africa, state assistance to pensioners has acted as proxy unemployment coverage for younger household members who have no access to the formal scheme. This has helped smooth income and consumption and contributed to agricultural inputs, as well as assisting with care of children (Lund and Srinivas: 2000: 107).

Table 4 Gender effects of selected pension and unemployment insurance programmes

Programme	Associated gender issues
<i>Pension and unemployment insurance programmes</i>	
Widow's pensions in India (Chen and Dreze, 1995)	The original scheme benefited men more than women because the targeting did not recognise the differences in the vulnerabilities faced by men and women. Access to benefits was cumbersome for the poor. The new widows scheme relieved many of the biases
Chile's Personal Pension Plan (Barrientos, 1998)	Survivor's pensions plus a minimum pension increased pensions for widows and married women earn higher pension benefits. Marriage increases men's contributions and decreases women's owing to household work
Pensions in South Africa	This had no explicit gender design but benefits to women lead to increase in anthropometric measures for girls (there was no effect on boys). Transfers to men had no effect on the nutritional status on children
Namibian national pension scheme	Requires both men and women to contribute to the maternity fund. This met resistance from men
Unemployment Insurance in Brazil	Increase in unemployment insurance increases self-employment for men but not women. Undue reliance on UI by married women who treat it as a contingency against unpaid work risk

Sources: Ezemenari *et al.* (2003); World Bank (nd)

3.1.4 Public works programmes

Gendered aspects of participation and benefits is crucial in the design of safety nets and coping strategies such as public works programmes. Household participation in some such programmes has resulted in a decline in female labour participation as in the case of public work programmes in Indonesia after the Asian financial crisis which failed to consider the type of work considered appropriate for men and women, and led to lack of female participation. Public works programmes with a heavy manual component place women at a disadvantage, as men and women have difference capacities for physical effort at different stages in the life cycle (Jackson and Palmer-Jones, 1998). However, the provision of crèches on site under the Maharashtra Employment Guarantee Scheme in India greatly facilitated participation by mothers.

In other cases workfare programmes can discriminate against labour-constrained households (Sabates-Wheeler and Kabeer, 2003). Introducing gender quotas into income generation or resource transfer schemes can exacerbate time poverty, because women devote more time to productive activities than men thus adding to their workload (Devereux, 2001).

Social funds are a form of social protection promoted by the World Bank, which operate through providing temporary low-wage employment on social and economic infrastructure projects. These are designed to deal with the gendered impact of hazards after the event and are therefore an example of a coping mechanism. There have been concerns over their impacts stemming from:

1. A failure to identify the needs of women in project conception, through lack of voice in identifying priorities or through cultural barriers;
2. The assumption that targeting families will indirectly benefit women and the lack of account which is taken of intra-family distribution, household bargaining and decision-making dynamics.

In the case of Bolivia's Emergency Social Fund (ESF), targeting was based on an assumption that income given to a family would trickle down to where it was most needed (Stewart and de

Geest, 1994). However, in 1987 only 1% of ESF workers were female. In Chile, under the Occupational Programme for Heads of Households between 1982 and 1988, nearly three-quarters of the direct project beneficiaries were male. Zimbabwe's social fund also has small involvement of women or female-headed households, and the first batch of successful applicants were all male (Sabates-Wheeler and Kabeer, 2003: 33). However, there was an unexpected impact from a social fund associated with Zimbabwe's SAP, which included a programme to address the social cost of adjustment. The Programme for Urban Self Help (PUSH) was disproportionately and positively felt by women and children, where 95% of 3000 Lusaka-based households involved were female headed. Recently, many social funds have been redesigned to act less as a coping mechanism and more as a mitigation strategy.

Table 5 Gender effects associated with selected transfers and safety net programmes

Programme	Associated gender issues
<i>Transfers and safety net programmes</i>	
Rice subsidy in Sri Lanka (Sahn and Alderman, 1996)	Decreased the probability of female participation in the labour force in rural areas. In rural and urban areas there has been a substantial reduction in numbers of hours worked by both men and women in response to receiving the rice ration
The Progresa programe in Mexico (now renamed Oportunidades)	Transfers to women have increased women's use of social services and household decision-making. The transfer is means-tested and dependent on children being sent to school and the use of health facilities.
Child benefit in the UK (Lundberg, Pollak and Wales, 1997)	Transfer was changed from a tax reduction to the father to a non-taxable weekly payment to the mother, resulting in a substantial redistribution of income within the household and increase in expenditure on women and children's clothing and decrease on men's. This amounted to 8% of male earnings by 1980
Maharashtra employment scheme (Datt and Ravallion, 1994)	Displaced different activities for men and women increased unemployment for men and decreased leisure/domestic work for women
Public emergency work (PEW) in 1930s and 1940s in the US (Finegan and Margo, 1994)	Lessened the number of women in the labour force in the absence of PEW

Sources: Ezemenari *et al.* (2003); World Bank (nd).

3.1.5 Unemployment insurance

Unemployment insurance programmes are intended to protect workers from income losses associated with involuntary and unanticipated interruptions in employment. In so doing, they act primarily as mitigating strategies, as they cannot prevent a hazard from occurring. Design issues include the level of the transfer, duration of the transfer, duration of employment which qualifies one for the transfer, or length of contribution which qualifies one for benefits and financing. These factors affect efficiency and equity through impact on labour market and employment of different vulnerable groups (Ezemenari *et al.*, 2002: 240). Benefits from the Brazilian unemployment scheme are correlated with self-employment for men but not women. If women use unemployment insurance to cover risks arising from unpaid work, such as births, illness or the need to care for an elderly relative, this undermines the flexibility of the labour markets in that it does not encourage employment or job hunting (Cunningham, 2000).

3.2 Market-based mechanisms

This category of 'market-based mechanisms' covers the financial products offered by formal market institutions, such as insurance companies and banks, as well as the formalisation of less formal mechanisms, such as micro-credit and micro-insurance arrangements provided by NGOs. Attempts to provide social protection to the poor is generally limited to small-scale programmes. However, as microfinance NGOs develop into banks, micro-insurance schemes may yet be scaled up.

Men and women face different sorts of risks in the informal market economy, and women's interests in the informal sector are differentiated and heterogeneous. There is not enough attention to the needs of the informal, and little recognition of the diversity of contracts and types of employment (Sabates-Wheeler and Kabeer, 2003: 48).

In many countries, the challenge of the implementation of social protection measures is that much of the population falls outside formal systems, and women are disproportionately represented in the informal sector; this means that women in general have no access to many of the market-provided social protection mechanisms. The informal sector, casual labour, and home working are dominated by women,⁴ but social security is concentrated in the formal sector. The majority are therefore excluded from social protection. Women and children rely on self-employment and informal salaried work as a coping tool, whereas men are more likely to rely on the formal wage sector.

3.2.1 Insurance schemes

As a mitigating strategy, health insurance is the most common form of social protection. There are many examples from the non-state sector, most of which tend to be localised community-based schemes. Nationwide schemes open to all are rare: the main problem is trying to replicate these small-scale examples. Through attempts to formalise the informal and thus increase the likelihood of reaching the needs of poor women, examples such as these provide some of the most innovative and successful social protection mechanisms. The Self-employed Women's Association (SEWA)⁵ in India is a demand-driven organisation which has worked on ways in which informal social protection mechanisms can be recognised and formalised. It works primarily in microfinance but, having identified a strong need for social insurance, has established a health insurance scheme whereby the security of the organisation (women trusting each other) was the collateral offered to the government and the insurance industry (Lund and Srinivas, 2000: 108). SEWA has exclusively female membership, and combines a consideration of gender, life cycle and household status with an understanding of the regulatory system by, for example, offering free maternity benefits to women who subscribe to a fixed deposit plan. SEWA has designed a payment of premiums to suit different income groups among the poor, which allows for monthly and annual repayments which is an effort to create adaptable systems. It was initially targeted at urban women but now coverage has extended to rural areas; by decentralising, it is hoping to attract more rural women as members.

Grameen Kalyan in Bangladesh targets rural groups of informal workers through health insurance, and emphasises family planning, maternal and child health, and reproductive health. It therefore has more impact on women. SHINE (Social Health Network and Empowerment, Philippines) tries to include flexibility by means of a 'patchwork approach' to target different groups by integrating grassroots organisation and cooperatives with public

social security, linked to the public health case systems (Sabates-Wheeler and Kabeer, 2003: 42).

3.2.2 Microfinance institutions

Microfinance institutions are shown to be effective in reaching poor women, although the tensions between the contradictory aims of reaching the poor and financial sustainability, the 'yin and yang' of microfinance, are recognised. Loans from microfinance institutions are usually given with the idea of helping women set up enterprises, but research shows that they are often used for social insurance purposes (Lund and Srinivas, 2000: 28).

The Grameen Bank targets informal economy workers; the majority of borrowers are therefore women. Credit operations for women are independent of transactions or mediation with men. In Rangpur, an economically depressed region where loan repayments could have led to a worse situation, the Grameen provided defaulting loanees with a goat. Loanees could use the goat's offspring to repay, thus enabling the poorest to enter back into micro-credit programmes. The Grameen also made an explicit effort to make the mode of repayment gender sensitive, such as sending a female worker to collect loan which is crucial in a *pardah* society.

Many microfinance programmes are not reaching the extreme poor (Hulme and Mosley, 1996) and a recent review by the Income Generation for Vulnerable Group Development's (IGVGD) (see below) micro-finance programme showed that only a small amount of the chronically poor gained access, owing partly to the lack of connection with elites and lack of sympathy received in a shock situation in comparison with the poor group which is impacted severely. There is also a stigmatisation of those who are members because the programme is associated with widows and those who have been abandoned.

3.2.3 Linking promotion and protection

The decisions that women and men take in response to risk and vulnerability have impacts on investment in human and other sorts of capital, in terms of income growth. Linking protection with livelihood promotion explicitly is one way of ensuring that social protection contributes positively to economic growth. This involves linking policies and projects which have both protective and promotive objectives such that vulnerable people can benefit from both. An example of this is the IGVGD, run by the Bangladesh Rural Advancement Committee (BRAC). BRAC targets women and has 1.4 million members. It combines relief with credit and training and has been successful at targeting those who are excluded from NGO activities, helping them to become members of microfinance programmes. Targeting is aimed at:

- widows or abandoned female-headed households
- households owning less than half an acre
- households earning less than 300 taka/month (approx. US\$6)

Organisations such as BRAC have tried to address this by combining assurance of household food security (a monthly wheat ration) with assistance in enterprise development (training and credit) over a longer timeframe.

3.3 Informal mechanisms for social protection

3.3.1 Informal mechanisms dominate the risk management strategies of poor women

The term 'informal mechanism', as it is used here, covers strategies which are outside of the state system as well as the formal market system (see Table 3). In developing countries, the vast majority of the poor, and poor women in particular, obtain security through informal mechanisms, such as community and social networks and patronage, much of which is based at the community and family level. Moser's (2001) work in Bolivia illustrates this domination of social protection mechanisms for the urban poor by informal solutions. This is shown for example by the popularity of the *Pasanakus* (community organisations) in urban areas, which develop community facilities including credit and rotating savings groups. Work by Adams and Canavesi (1992: 320) showed that 91% of those interviewed were members of *Pasanakus* joined in order to save rather than to borrow. This suggests that this is a risk reduction and mitigation technique which allows for risk-sharing.

The increase in urban populations and higher levels of seasonal migration and associated subsequent transformations in gender relations result in a diversity of opportunities, constraints and risk management strategies. The possibilities for delivery of social protection programmes in urban settings, in particular transfers which depend on access to infrastructure, such as banks or post offices, highlight the urban rural divide in relation to the applicability of different social protection instruments.

Migration is an increasingly critical component in risk management strategies of the poor and, although more visible among rural households, it is commonly associated with urban households (Moser, 2001). Migration and remittance strategies are a critical component in the risk management of the poor, and are highly gendered. Research in Vietnam (Winkels, 2004) demonstrates that resources transferred through migrant networks lower the costs and risks of migration, thereby enabling households to use migration as an asset accumulation or as a risk-coping strategy. Migrant networks have positive effects on migrant livelihood vulnerability, by facilitating diversification of income-earning activities. However, these also exacerbate migrant livelihood vulnerability by exposing households to additional risk.

3.3.2 Gender dimensions of informal risk management

Each form of informal social protection has a gender dimension and gender implications in its impacts (see Table 3). For example, remittances from female migration are an important source of income for many societies, but in many cases women are at risk of increasing their vulnerability through the activity of migration. It is examples of informal mechanisms which provide some of the more innovative and successful social protection for women. However, these have rarely been looked at from the social protection perspective, and thus require more elaboration. One of the reasons there is little written about such mechanisms is the fact that they, and their impacts, are context specific, varying in urban and rural areas as well as different countries and cultural contexts.

The nature and importance of these mechanisms results partly from gender differentiation in responses to risk and partly from differences in access to mechanisms. Women tend to take major responsibilities in informal social protection. However, it is not necessarily the case that women benefit more from female-provided forms of informal social protection. From a gender perspective, social provisioning should not be focused completely on the domestic sphere.

This is because there is an inherent gender bias in informal systems of social security and the burden falls disproportionately on women, particularly in the case of the care of the elderly and children (Sabates-Wheeler and Kabeer, 2003: 25).

At the individual and household level, women are dominant in many of the social protection strategies. Risk-reducing and mitigating mechanisms include income source diversification, building of human capital, and investing in marriage and the extended family. In rural China, India and sub-Saharan Africa, the extended family remains the principal source of support for the elderly. Coping strategies include taking private loans, reducing food consumption, the sale of assets, and temporary migration.

At the community level, common risk-reducing and mitigating strategies involve informal transfers that mitigate risks, insure against income shortfalls, and help during illness and support the elderly. In some countries, charitable provision by religious groups is very important in health, education and supporting basic poor relief.

Common risk reduction and risk mitigation strategies include lowering the risk in types of production, such as multi-tasking and diversification of livelihoods. Building of financial, physical and human assets is an important strategy. In this, credit and rotating savings groups, informal loans, and access to credit feature highly. Both micro-credit institutions and informal systems are part of a diversification strategy that is very important for women (Moser, 2001). Other strategies involve the drawing on, and development of, social capital networks which range from reciprocal exchange relationships, to gifts, to collective work. These, and other mechanisms, such as rotating credit associations and occupational associations, are often highly gender specific, with credit associations are often dominated by women.

When looking at traditional methods of social protection, there is a clash between the micro-entrepreneurial approach encouraged by many donor agencies and the stress on cooperation and mutual assistance (Lund and Srinivas, 2000: 108). In understanding the effect of informal social protection mechanisms, we need to understand the way in which women both compete and cooperate with each other in the informal economy.

Informal risk-coping strategies are inherently gendered. For example, the responsibility for strategies such as consumption modification, labour mobilisation and selling of assets often falls more heavily on one gender. Insurance mechanisms, such as reciprocal gift-giving or investment in social capital, as well as community coping strategies, such as intra-community transfers and support networks, may be characterised by high levels of gender discrimination.

Access to informal mechanisms can be problematic. Networks, social capital and social rituals have strong gender implications, excluding those of the other gender as well as certain other social categories. A 'rose-tinted' focus on social capital which emphasises social structures and trusting relationships in enhancing social protection could be accused of neglecting issues of power. Outcomes from such relationships are often far from equitable.

Many informal social security mechanisms are efficient in ensuring a minimum level of survival. However, the extent to which they need external intervention is debatable. This requires addressing the issue of 'crowding out' informal mechanisms, e.g. the replacement of efficient kin or community arrangements with high-cost state provisions like cash transfers. It also, far more importantly, requires a consideration of how to ensure the 'crowding in' of informal mechanisms.

The introduction of state mechanisms of social protection can result in differentiated effects on informal transfers and networks; understanding how formal transfers impact on informal transfers ('crowding out') requires an awareness of social norms and gender roles. For example, Ezemenari (1997) shows how the effect of government transfers on women under 35 in Mongolia is associated with lower private transfers, but no other age groups had any significant effect. Moser (2001) also raises the issues of how to encourage 'crowding in', such as by building community relations that strengthen informal reciprocity mechanisms. If formal social protection can alleviate inequitable pressures on women as 'community carers', this should be regarded as an important and positive role for formal social protection, not as a negative example of formal social protection 'crowding out' informal provision. It is also important to consider the level at which support should be provided. For example, if group-based mechanisms are working well, state safety net programmes should avoid targeting at the individual or household level.

In conclusion to this discussion on the gender aspects of various social protection interventions, public works, social funds and unemployment insurance have less clear benefits. In terms of the types of interventions and combinations that are likely to benefit poor people, and women in particular, it is possible that a combination would help to reduce vulnerability, such as that of pensions (for targeted groups such as widows and the over 75s), childcare and allowances, and conditional transfers. Some of these provisions could be provided as formal-informal partnerships, which might help to overcome the inaccessible nature of some state provision. Informal provision is very important, but the main issue is how to facilitate it, how to avoid damaging it, and how to link it positively to formal provision. This paper identifies the need for answers to these questions as a gap, as there is a lack both of experience and of research in this area.

4 Addressing gender issues in social protection

This section discusses mechanisms that to address gender inequalities. It draws out the key issues from an understanding of the impacts of social protection providing lessons for all forms and objectives of risk management.

4.1 The targeting debate

‘Gender equality’ can be defined as the ‘absence of discrimination on the basis of a person’s sex in opportunities and the allocation of resources or benefits or in the access to services’. ‘Gender equity’, on the other hand, implies fairness and justice in the distribution of benefits and responsibilities between women and men. The concept recognises that women and men have different needs and power, and that these differences should be identified and addressed in a manner that rectifies the imbalance between sexes. Therefore, equality of treatment means that social protection measures have to be differentiated if they are to provide the same basic security.

Different categories have different needs and outcomes. In gender terms, differences are more acute among the poorest households. Targeting of social protection measures becomes important once the distinction between the different categories of constraints women face is recognised. These categories include those emanating from biological factors and those which both men and women face but which are exacerbated in the case of women. Social protection must be sensitive to this distinction; targeting in social protection should therefore involve gender bias in terms of objective, implementation and impact.

Governments and donors have used a number of geographic and demographic proxy indicators to target vulnerable groups. For example in Namibia in 1992, female-headed households and pregnant and lactating women were targeted for transfers, and Panama’s Emergency Social Fund (Fondo de Emergencia or FES) was targeted at disadvantaged and abused women, (Devereux and Naeraa, 1996).

4.1.1 The targeting mechanism is important

Targeting based on gender may help to equalise the benefits received by men and women. In the 1980s, men in Kerala benefited more than women from pensions, because the mechanism did not recognise that women faced distinct vulnerabilities, such as limited freedom to remarry, insecure property rights, social restrictions on living arrangements, and restricted employment opportunities. Targeting was based on individual applications and needed proof of age, residency and limited income – which is problematic for the very poor to provide. Such requirements were particularly restrictive for widows and this was later corrected by a widow’s pension in the early 1990s (Chen and Dreze, 1995). The Jamaican food stamp programme and Honduran Programme de Asignacion Familiar (PRAF) are two examples of programmes tackling the special nutritional and health needs of pregnant and lactating women by tying the transfer to the use of social services (Ezemenari et al., 2002: 16).

A food aid programme in Ethiopia which targeted female-headed households resulted in such households receiving four times as much food aid as male-headed households. However, it has been shown that that sex of the house-hold head is a poor proxy for need. What is important is the *type* of woman heading the household. Widows and abandoned mothers are

more likely to be poor than women whose husbands provide remittances. This emphasises the problems of using gender as a proxy for poverty. Women are not a homogenous category; attempts to target this group more finely may mean that the neediest groups cannot participate, as the cost of detailed assessment is too high. In addition, there is often a social stigma attached to participating in programmes targeted at the poor (Sabates-Wheeler and Kabeer, 2003: 35).

4.1.2 The gender of the transfer recipient matters

A key issue in the targeting of social protection is the degree to which targeting transfers towards women can provide efficiency of benefits beyond that of the welfare of women. Many social protection programmes are based on the assumption that resources are pooled equally in the household. However, research shows that intricate family dynamics determine this distribution (Sabates-Wheeler and Kabeer, 2003: 29). There is evidence that gender-specific patterns of resource allocation within households influence the impacts of transfers and that there are therefore benefits from targeting social protection at women. Haddad and Hoddinott (1997) found that cash transfers to wives increased share of expenditure on household goods. In examples, such as the Mexican Programa Nacional de Educación, Salud y Alimentación (Progresá) and the UK child benefit system, children are the target and transfers are given to mothers with the assumption they are more likely to reach the child (Ezemenari et al., 2002: 16). In the case of the UK child benefit system, the transfer system was changed from a tax reduction to the father to a non-taxable weekly payment to the mother. This resulted in a substantial redistribution of income within the household and an increase in expenditure on women and children's clothing and a decrease on men's. (Lundberg, Pollak and Wales, 1997). In terms of impacts other than the welfare of children, research in Mexico shows that transfers to women increase women household decision-making powers.

Haddad and Hoddinott (1997) suggest four reasons for the beneficial outcomes from giving transfers to women:

1. *Social norms* assign women as care takers, ensuring members receive an adequate share of the resource
2. Women spend more time with children; they therefore have a *higher preference* than men to spend money on children
3. Women tend to *buy higher quality* (and therefore more expensive) calories than men, because of time constraints and because caring duties make them aware of the importance of quality
4. Women have different income flows and different time constraints and therefore *different labour incentive effects and different transaction costs*

However, there are negative reports from Bangladesh of women borrowing specifically to give money to men (Kabeer, 1998) and the possibility that domestic violence may increase with transfers to women.

There are also gender differences in preferences for intra-household transfers to girl and boy children. From work in South Africa, Duflo (2000) shows that transfers to men have no effect on the nutritional status of children, whereas giving the pension to women has a significant effect on the girl child residing with the pensioner. However, caution must be taken with over-generalisation, as transfers to women in Côte d'Ivoire show no effect on the health of girls, despite having an effect on boys (Haddad and Hoddinott, 1994).

4.1.3 Benefits will vary due to gender-specific time constraints and labour transaction costs

One reason for differences in access to benefits between men and women is that women's labour force participation is more variable in relation to that of men's. It is also characterised by spells of inactivity and mobility constraints. Men and women have different time constraints. Transfers of social protection programmes will therefore have different labour incentive effects. It is therefore important to determine whether the transfer leads to reallocation of time among various activities for men and women, and whether the programme will exacerbate the time burden of women in relation to men. Evidence suggests that one quick way to reduce gender inequalities is to raise overall household incomes. However, transfers large enough to bring households up to the poverty line can lead to disincentive effects for labour (which are larger for married women) because women have a relative elastic labour supply.

The dual role of women has strong implications for differential labour incentive effects in social protection programmes (Blackden and Bhanu, 1999). Ilahi (2000) found in South Asia that an increase in female wages leads to an increase in male time at home; an increase in male wages leads to an increase in leisure-time for females. Labour disincentives may be a good thing if women are overworked and if unpaid work is valued, but there is a trade-off between increased empowerment (defined by independent sources of income and the increased decision-making in the household this brings) and an increase in time to devote to home activities. Loshkin *et al.* (2000) show through work in Kenya that, in countries with high unemployment, transfers may not result in a positive impact on children. For example, an intervention which increases the time a mother spends away from home may have a detrimental effect on a girl if the girl substitutes for the mother in the home. Crucially, therefore, the design of interventions must consider the extended impact.

4.1.4 The form of transfer matters

Devereux (2001) highlights the need to provide different types of payment to different groups at different times of the year, for example cash for work after a harvest, inputs for work in the planting season, and food for work in the hungry season. Evaluations of Social Action Fund, a public works programme in Malawi, found that the preferred mode of payment varied seasonally, geographically and by gender. Women were more likely to ask for payment in food than were men, who favoured cash (Zgovu *et al.*, 1998). Piece-rate or task-based work may be more attractive to women as it can be shared with family members and thus ease time constraints (Ezemenari *et al.*, 2002: 17). In Lesotho, Zambia, Bangladesh and India, payment of 50% in kind attracted more women than men to a work site (Subbrao, 2001). However, the assumption extracted from results such as these that men squander cash has led to donors providing in-kind transfers; these may often be sold or exchanged. Many programmes that distribute in-kind transfers make the often false assumption that transfers are pooled in the household. This emphasises that, when targeting rural poor women, one must be aware of the mechanisms by which social norms and gender roles are constructed and maintained.

4.2 Indicators for gendering impact assessment

Mainstreaming gender into social protection programmes involves 'the integration of gender concerns into the analyses, formulation and monitoring of policies, programmes and projects, with the objective of ensuring that these reduce inequalities between women and men' (WHO,

1998). One aspect which is often neglected is the need for better monitoring and for associated indicators which are gender specific. Gender analysis of risk management can help identify the most pertinent indicators for impact assessment and requires identification of:

1. Sources of risks and vulnerability, to determine whether to target specific individuals in a household or to target at a household level.
2. The different patterns of assets and the forms of coping to which men and women have access.

This enables an assessment of the differentiated impact of transfers and social protection programmes. Gender-differentiated responses to risk and corresponding labour supply effects have implications for programme design, in terms of the indicators chosen, targeting decisions and the level of transfer. Indicators should aim to capture the way in which shocks may alter the bargaining position of women. They may include indicators such as: the ratio of male to female wages; differences in asset-holding between men and women; the ratio of female consumption to male; and changes in the health and nutritional status of women relative to men.

4.3 Increasing gender equity in access to social protection

A summary of the recommendations by Lund and Srinivas (2000) as to how to increase gender-equitable access to social protection includes:

- Encouraging exclusively female memberships and the active inclusion of older women, widows and women with disabilities
- Designing programmes for women as workers – integrating services that protect and build assets, such as occupational health, collective bargaining arrangements, minimum wage legislation, childcare services, and the use of social funds for employment generation.
- Focusing on the health needs of women and children
- Improving access through mobile services, accommodating lower levels of illiteracy, registering membership and assets in women's names
- Increasing socio-political visibility of women through political representation in local government, legal interventions to formulate legislation in an equitable manner, education and awareness-building.
- Involving male community members in the services, and implementation of programmes sensitive to the needs of women
- Monitoring mechanisms to protect gender equity – setting targets and yardsticks, and ensuring that the design of schemes design do not penalise women

5 Conclusions: options for tackling gender issues in risk management

Many traditional social protection schemes are targeted at those in formal employment and therefore rely on gradual expansion to formal employment by ensuring broad-based growth which 'floats those in the bottom strata of the labour hierarchy upwards into more protected types of employment' (Sabates-Wheeler and Kabeer, 2003). However, as is shown by this paper, this is particularly problematic for poor women, as the schemes are not applicable to those who are not in full-time employment. More generally, this can only be seen as a long-term solution and in many low-income countries it is not practical owing to the lack of a revenue base.

The lack of protection for those women who are involved in the labour markets is a major source of vulnerability. The interests of many poor women can therefore be served by improving access to social protection in the labour market and extending social insurance to informal workers. There are various mechanisms for doing this, methods such as tax-based contributions and transfers, individual or shared contributions by employers, and market provision. To do this, policy change is needed in the areas of women's employment and wage and labour market participation, for example: equalising rights within formal labour legislation; investing in human capital to increase access to formal employment; facilitating bargaining power; and improving access to assets such as credit. This also requires recognition of the informal economy in formal economic analysis economic and social policy debates.

In terms of ensuring coverage of the poorest, the above discussion emphasises the need for a strengthening of informal household and community-level social protection mechanisms, and the need to ensure that this strengthening maintains or increases the gender sensitivity of existing informal mechanisms. Women are often important in the provision of informal social protection. Strengthening these mechanisms may be a relatively easy approach to improving women's wellbeing and status, but has to avoid simply giving women extra burden and responsibilities. Through attempts to formalise the informal and thus increase the likelihood of reaching the needs of poor women, approaches such as those of SEWA which combines formal and informal social protection mechanisms provide some examples of the most innovative and successful social protection.

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7 Endnotes

¹ This latter is not necessarily a disadvantage, as women's occupations are traditionally badly paid, but in a situation of unemployment men will suffer in their search for employment.

² There is evidence of women-headed households not recovering as well as those of men, as after the Zimbabwe drought 1991–92 (Bird and Shepherd, 2003).

³ In some other discussions microfinance is discussed under the category of 'informal mechanisms'.

⁴ In the case of India, 96 % of the women workforce are active in the informal sector.

⁵ An organisation of women workers in India with 250,000 members.