

A decorative graphic consisting of a grid of grey dots of varying sizes, with several dots highlighted in red. The dots are arranged in a pattern that roughly follows the shape of a map of Europe and Africa.

Engendering Social Security and Protection

Challenges for Making Social Security and Protection Gender Equitable

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June 2011

- The global crisis of 2007/8 has underlined, once again, the important role of social security and protection. However, in practice there are going to be significant variations in crisis response across countries, ranging from austerity measures in some, to policy inaction in others, and expansion of nascent social protection systems in still others.
- Given the existing gender-based inequalities, three different (but potentially complementary) strategies are needed for equalizing social protection outcomes for women and men: (1) eliminating gender-blind and discriminatory practices in social insurance programme design so as to obtain more equal outcomes, (2) strengthening labour market regulations (e.g. minimum wage, wage discrimination) and other social provisions (e.g. public care services) to create a more level-playing field for women within labour markets; and (3) developing systems of social protection that are not linked to individual employment trajectories (social assistance programmes) and over time making these rights-based and broad-based/universal.
- However, excessive demands should not be placed on social protection systems. In the end, a social protection system cannot substitute for adequate macroeconomic, industrial or agricultural policies. Nor can they create the right quantity and quality of employment and a fair distribution of income on their own. Social protection systems need to work in tandem with a number of other policies to create more equal and prosperous societies.



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This paper is part of a publication series on gender and social security and protection and was first presented at the annual conference of the International Association for Feminist Economics (IAFFE) in Hangzhou, China in June 2011. For more information on the international FES gender activities visit the website of the Global Policy and Development Department: www.fes.de/gpol

1. After the crisis: Social security and protection in the spotlight

The global economic crisis in 2007/8 underlined, once again, the important role of social security and protection as a buffer against the adverse social affects of sudden drops in income/employment. It also revived interest in the role of social protection as a countercyclical measure for stimulating aggregate demand and facilitating recovery from economic downturns. Prompted by the social fall-outs of the recent crisis as well as favourable assessments of experiences in some several developing countries, UN agencies and non-governmental organizations have joined forces to advocate strongly in favour of social protection.

Given all that has been said about the adverse implications of economic crises for women, it is important to ask how effective these different systems of social protection are going to be in preventing gender-based deprivation and tackling gender inequalities. This paper seeks to address this question by focusing on developing countries in particular.

In practice there are significant variations in crisis response across countries. In advanced welfare states, austerity measures in some countries risk undermining the fiscal and institutional basis of their social security systems. Early assessments suggest that these measures are also likely to constitute a setback for gender equality (UK Women's Budget Group 2010). Fast-growing lower- and middle-income countries whose financial systems were relatively insulated from the crisis, however, may be able to expand their nascent social protection systems to address the adverse impacts on employment and livelihoods. How effective are these systems going to be in meeting women's needs and enhancing gender equality? In other developing countries characterized by fiscal and institutional weaknesses, as well as the absence of strong political coalitions supportive of social protection, policy inaction may be the more likely outcome. Policy *inaction*, however, is far from gender-neutral, for it means maintaining the power relations and gender inequalities enshrined by the *status quo*.

2. A note on terminology

Apart from employment, savings and accumulated assets (such as land and housing), and the unpaid work

that goes into sustaining livelihoods, economic security also requires **social protection or social security** mechanisms.

The basic idea of social security is to use »social means to prevent deprivation and vulnerability to deprivation« (Drèze and Sen 1991: 5). Social protection, likewise, is concerned with preventing, managing and overcoming situations that adversely affect people's well-being or living standards.¹ It includes contingencies such as illness, disability, maternity, and old age; market-risks such as unemployment and price volatilities that adversely affect the incomes of farmers or self-employed workers; as well as economic crises and natural disasters (UNRISD 2010).

Social protection instruments encompass social insurance and social assistance programmes. **Social insurance** refers to employment-related programmes financed from contributions from employers and employees based on earnings. **Social assistance** provides transfers to those who are unable to work or excluded from gainful employment, and who are deemed eligible, whether on the basis of their income, age or some other criteria of vulnerability, or on the basis of their rights as citizens. Public employment programmes are also a form of social assistance. Social assistance programmes are usually financed through general taxation and external resources (UNRISD 2010).

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Some of the work on social protection within the World Bank has identified »social risk management« (SRM) as its preferred framework (Holzmann and Jorgensen

* I would like to thank Sarah Cook and Susan Javad for useful comments on an earlier draft.

1. The concept of social protection is broader than social security because it also covers non-statutory schemes (ILO 2001: 8).

2000). While the SRM approach may be more comprehensive than the residual safety nets associated with structural adjustment programmes (Cook and Kabeer 2010), a number of criticisms can nevertheless be leveled against it. The state, for example, is expected to play a subsidiary role, stepping in only where markets fail. This reconfirms the central role that markets are expected to play, complemented by families and individuals who are expected to make their own provisions against risk. In many developing countries, however, markets are often incomplete or missing. Moreover, those who need protection most do not very often have the means, given their low and irregular earnings, to make regular contributions to private insurance funds. Reliance on markets and families also risks putting women in a difficult position, given their more constrained access to income and the power inequalities within the family.

Other approaches see a more central role for the state in terms of financing, administering and regulating social protection programmes and institutions, especially in developing countries where markets for insurance and labour are weak (UNRISD 2010).² Such approaches also place more emphasis on access to social protection instruments as a social right, given the enhanced possibilities for redistribution, risk-pooling and cross-subsidization in more broad-based and universal programmes. Broad-based redistributive systems are also more likely to facilitate gender equality (Razavi 2007).

The universal approach is also more in line with international human rights legal instruments. Normatively, the international legal instruments adopted by the United Nations and the ILO affirm that every human being has the right to social security.³ The right to social security also appears in regional human rights instruments and several ILO conventions, in particular Convention No. 102 on Minimum Standards of Social Security. In addition to these international and regional legal instruments, the

2. These more state-centric approaches are advocated by organizations such as the ILO (International Labour Organization) and ISSA (International Social Security Association), as well as some of the United Nations regional economic commissions (e.g. ECLAC).

3. In addition to article 25 of the Universal Declaration of Human Rights which establishes the right to an adequate standard of living, the right to social security appears in articles 9 and 10 of the International Covenant on Economic, Social and Cultural Rights, article 5 (iv) of the International Convention on the Elimination of Racial Discrimination, article 11 of the Convention on the Elimination of All Forms of Discrimination against Women, article 26 of the Convention on the Rights of the Child, and article 27 of the International Convention for the Protection of Migrant Workers and Their Families (all cited in UNGA 2009).

right to social security is also endorsed through domestic laws and the Constitution in many countries. It goes without saying that the implementation of this right requires a major undertaking by the State and by society.

Yet a very large proportion of the population in most regions of the world is still left outside the purview of social protection programmes, or is covered only partially. Women in particular face structural barriers in accessing some forms of social protection that are linked to employment. In their capacity as wives, mothers and citizens women have been able to access other forms of social protection, even though the scale of provision may not adequately address the unequal burdens borne by women.

3. Working hard but outside the comfort zone of social protection

Those who bear the main responsibility for the provision of unpaid care work often need to make some adjustment in their paid work. The latter may have to be interrupted (e.g. when children are very young) or adjusted in other ways, such as by reducing the hours of work (e.g. working part-time), or by taking on less remunerative work which offers more flexibility (e.g. industrial outwork). These »choices« – clearly constrained ones – are likely to have adverse implications for earnings and employment-related benefits. Where the right to access a social benefit, and the level of the benefit, are closely linked to paid employment, and where no mechanism is put in place to value other kinds of contributions that people make to society, gender-based inequalities in the labour market are transmitted, and indeed amplified, in the system of social protection.

Evidence from both advanced industrialized countries and developing countries shows that while the gap between male and female labour force participation rates has narrowed over the past thirty years (UNRISD 2005), significant gender inequalities nevertheless remain. Women, for example, are overrepresented in part-time employment vis-à-vis men in all OECD countries. Furthermore, significant gender wage gaps persist in both developed and developing countries due to occupational segregation and associated wage penalties for »women's jobs« as well as discrimination. Despite some improvements in the 1990s, levels of gender segregation in the

labour market remain significant throughout the world (Anker et al. 2003), and women's wages are between 15 percent (OECD countries) and 40 per cent (in some Asian countries) lower than men's (ILO 2007; OECD 2005).

In developing countries, women tend to be over-represented in informal types of employment compared to their male counterparts (ILO 2002, Chen et al. 2005, UNRISD 2010). By this we mean employment relations that are not governed by labour market regulations and/or basic legal and social protections. The gender differences are not only in terms of women's disproportionate presence in such work, but also the fact that they are often overrepresented in its most casual and low-earning segments. All of these factors make it particularly difficult for women workers and their employers (where one can be found) to make regular contributions to social insurance type funds.

Economic crises have major impacts on labour markets. Not only did global unemployment increase following 2007, it also failed to decline once economic growth resumed in 2009 and 2010. While some countries increased spending on social protection as part of their stimulus packages, developing countries in general have tended to make less use of employment related social protection measures such as unemployment benefits or increases in public sector employment (UNDESA 2011). In the absence of such instruments, the crisis has manifested itself by the increase in informal or vulnerable types of work and deteriorating conditions of such work (Bremán 2009). This is also where many women can be found (Horn 2009).

In the context of economic crises, as formally employed workers lose their jobs or see their earnings reduced, other members of the household are pushed into the workforce to meet family needs. Studies of labour market dynamics during previous crises have shown that women's labour force participation may increase in the context of rising unemployment and job instability (Cerrutti 2000). Women in low-income households in particular will also have to take on an intensified burden of unpaid work to compensate for the goods and services their households may no longer be able to purchase or access (e.g. processed grains, health services). Taken together, this translates into an extended work day, with little time left for rest, leisure and self-care (Pearson and Sweetman 2010).

4. Social protection in developing countries: Its limits and gender barriers

The universalization of social protection is hampered by a number of structural factors that are relatively more prevalent in developing countries. One is the extensive **informality of employment**. Informally employed workers have little or no security of employment or income, and their earnings tend to be very low and to fluctuate more than that of other workers (ILO 2002). Given both the low and volatile nature of their earnings, and the fact that »employers« cannot always be identified, it has been difficult to bring these workers under the coverage of social protection systems.

The other factor that contributes to the limited reach of social protection programmes is **weak political coalitions** advocating for it. Countries such as Brazil and South Africa which have made serious efforts to expand the reach of social protection programmes as their democracies have become consolidated provide useful illustrations of the synergy between the two. However, having a democratic system in place does not always mean that the most vulnerable are able to organize and voice their demands; nor is formal democracy a guarantee that states will be responsive to such demands (e.g. India, USA).

Ideational factors have also been influential in legitimizing (and de-legitimizing) the role of social protection. Until recently a dominant view was that allocating public resources to social protection is »unproductive« and that it »crowds out« private savings and investment. These ideas shaped the structural adjustment programmes that cut deeply into public social expenditure. Since the mid-1990s a more enabling set of ideas have started to question the dominant viewpoint, variously referred to as the »social investment perspective« (Jenson and Saint Martin 2006), »productive« or »transformative« social policy (Mkandawire 2007, UNRISD 2010). Social policy, it is argued, can impact positively on economic dynamism and growth through the positive effects of health, education and training programmes on »human capital«, skill formation and productivity. This has legitimized greater policy and fiscal attention to social protection. In response to the concern that social protection is a luxury that low-income countries cannot afford, efforts have been under way to demonstrate the **affordability** of basic universal social protection. One example is the idea of a »Global Social Floor« endorsed by the United Nations system in 2009.

Gender-specific barriers to social protection

Social protection programmes can be accessed through a number of channels. One mechanism, typical of **social insurance** programmes, is through **employment** (usually formal), as in the case of contributory social insurance programmes for health, old age and maternity, or alternatively company-based health plans. These types of programmes can also include »dependents« (i. e. children, spouses or partners) under their coverage. Social assistance programmes, by contrast, provide »non-contributory« benefits, usually to those falling below a certain level of income and/or meeting some other criteria of vulnerability. They can also provide benefits on a universal basis (e. g. universal child benefits, basic income grant).

Social insurance schemes and their gender fault lines

Social insurance responds to labour market risks (such as unemployment, old age, illness and maternity) through transfer payments that are financed from the contributions made by the employers and employees. Because enrolment in social insurance programmes is often employment based with mandatory affiliation, in developing countries coverage has tended to be limited given the large size of the informal economy, and the high rate of evasion of contributions, even by employers and employees in the formal sector.

Social insurance programmes tend to be gender-blind, meaning that most of their provisions (with the exception of maternity/parental leave) do not treat women differently from men. Yet by assuming full-time, formal, life-long employment as the norm, such programmes implicitly discriminate against women. For example, women who are outside the labour force, or those who work informally, usually cannot qualify for health insurance in their own right. However, in some countries governments have taken steps to adapt their social protection systems to the transformations in the labour markets, bringing those who are informally employed or self-employed (e. g. Costa Rica, Korea) under the coverage of health insurance programmes by making affiliation mandatory and by partially subsidizing their contributions (Mesa-Lago 2008, Kwon and Tchoe 2005).

To illustrate some of the other gender-specific barriers, an analysis of pension programmes can be helpful. In general, women have not been well-covered in pension programmes, whether public or private, even though they have in many countries received a pension as a widow of a male breadwinner. Gender inequality in this area derives from the combination of labour market inequalities, on the one hand, and pension design features on the other (Arza 2011).

The labour market factors that tend to discriminate against women include, their lower labour force participation rates, more frequent breaks in employment, higher prevalence of part-time and/or informal work, and lower earnings. Moreover, certain pension design features can also work against women: for example, if the eligibility criteria include years of work contribution and if the minimum number of years to claim benefits is high (say 30 years); in addition, if the formula for calculating benefits depends on asset accumulation (as in defined-contribution systems), then women's lower earnings can work against them.

In the 1990s, public pension programmes were reformed in a large number of middle-income countries in Latin America and Eastern and Central Europe, often under the aegis of the World Bank that was promoting the »Chilean model« (of privatized and individualized accounts). The move towards privatization and individualization of benefits produced or exacerbated gender inequalities (Arenas de Mesa and Montecinos 1999, Huber and Stephens 2000, ILO 2001, Arza 2011). In a nutshell, the fact that pension benefit levels in privatized and individualized systems correspond closely to each individual's record of earnings (savings accounts) effectively eliminates redistribution toward low-income groups (among whom women tend to predominate). The fact that women typically stay in the labour market for fewer years, are more likely to work informally, have lower earnings, and a shorter and more interrupted employment history than men means that they receive considerably lower benefits.

Since women's higher life expectancy is taken into account in most private systems, women's benefits are further comparatively depressed. Other factors that disadvantage women include, in some cases, the fixed commission on wages for administrative costs which affect workers with low incomes more adversely (among

whom women are over-represented), and the difficulties women face in qualifying for a minimum pensions. In public systems with defined benefits, there are generally similar gender discrepancies, although life expectancy does not affect benefit levels. While in principle women's disadvantages can be mitigated by generous minimum benefit guarantees and by a weighted benefit formula that favours the lower paid, these features do not always characterize public systems either.

The second-generation pension reforms taking place in the post-2000 period in Latin America have partly addressed some of the gender biases introduced in the first round of reforms (Arza 2011). This includes the creation or strengthening of a government-financed solidarity pillar to enhance the pensions of workers with some contributions but low pensions (in both Bolivia and Chile); the adoption of gender-neutral mortality tables for the calculation of benefits in individual accounts (Bolivia); the elimination of fixed fees on individual accounts (Chile); and the pension credits per child paid to mothers (Chile and Bolivia). It is too early to tell how these woman-friendly design features are going to affect the number of women eligible for a pension and the size of their benefits.

Social assistance programmes

In view of the limited reach of social insurance programmes in countries where the labour market is highly dualist or where employment is extensively informal, increasing emphasis has been placed on the role of social assistance programmes. This includes social pensions (universal or means-tested), child/family cash transfer programmes (conditional or unconditional), and public employment programmes.

A. Non-contributory pensions have been in place in a handful of developing countries, accessed as a universal right (e.g. Botswana, Mauritius, Namibia, rural Brazil) or means-tested (e.g. South Africa, Costa Rica, Chile). The South African Old Age Pension (OAP), for example, is a non-contributory scheme financed from general revenue (rather than individual contributions). Women at age sixty and men at age sixty-five (currently being lowered to 60 years) become eligible to receive a monthly pension from the state, provided that they qualify in terms of an income-based means test. Evaluations of the South

African OAP suggest that it is well-targeted in racial terms; it also reaches women very effectively because they live longer, draw the pension earlier, and are poorer (three times as many women as men receive a pension); it contributes to the security of the households in which elderly people live and is valued for its reliability (Lund 2006).

Unpaid workers (like workers with incomes that fluctuate and are below the cut-off rate) effectively have a guarantee of partial economic security in their elderly years, affording them an earned place in the household. The OAP is now recognized for making a distinctive contribution to poverty alleviation – both for pensioners themselves, and for people in the households in which they live.

B. Child/Family Cash Transfer Programmes. There is considerable evidence from a number of countries that cash transfers targeted to children can reduce inequality and the depth or severity of poverty (Dfid 2011). There is also robust evidence to show the positive impacts of these transfers on children's access to health and education services, captured in school enrolment and attendance rates, and access to health centres (Melo 2008, Escobar Latapi and Gonzalez de la Rocha 2009, Budlender and Woolard 2006). In Brazil, where contributory programmes cover less than half of the economically active population, cash transfers, often targeted to the poor, have become central within the social protection system since the late 1990s (e.g. *Bolsa Familia*). The Mexican cash transfer programme, *Oportunidades* (*Progresa* before 1997), has also attracted considerable attention in recent years. Likewise, South Africa has rapidly expanded the reach of its non-contributory social assistance benefits, including the Child Support Grant (CSG) in the post-apartheid period. While all three are targeted programmes that identify beneficiaries based on a means test, their actual reach is more extensive than the narrow targeting associated with »safety net« type projects of the early 1990s.

Although data are scant on the impacts of these programmes on poverty disaggregated by gender, a reasonable assumption is that transfers have a positive effect on the resources poor women have at their disposal. A regular and reliable source of income should be viewed positively, particularly in contexts where large numbers of women care for children and other dependents with-

out support from male partners, and may even facilitate women's job search and access to paid employment (Veras Soares, Ribas and Osório 2007). There is also some evidence to support the argument that the programme can enhance women's self-esteem and financial security as well as giving them more opportunities to leave the house, access new public spaces and communicate with other women (Escobar Latapí and González de la Rocha 2009).

There are nevertheless a number of limitations that mark some of these programmes. First, while school enrolment rates have improved, the quality of public services remains poor in many places. Hence, while cash payments may enhance poor people's access to public services, they do little to strengthen the quality of those services.⁴ Some have even argued that resources allocated to CCT programmes may mean *less* public investment in public services (Melo 2008).

Second, with respect to targeting, there are widespread concerns about the administrative costs, errors and stigma that can be introduced when programmes use a means test to identify their beneficiaries (UNRISD 2010). Means testing has also been shown to be problematic, especially though not exclusively, in gender terms because it can enhance the discretionary power of authorities vis-à-vis women claimants (Goldblatt 2005, Lee-Gong 2010).

A final set of concerns relate to the conditionalities attached to cash transfers. There has been concern that the requirement in some programmes that mothers perform community work, such as cleaning schools, in addition to the commitments they have to make to taking their children for health checks and attending workshops, may be adding to their already heavy workloads and taking away time from income-earning activities (Molyneux 2007, Chant 2008). More importantly, there is little, if any, research that proves that it is the conditionalities *per se* that cause the positive outcomes (e. g. children's improved school attendance) rather than simply the injection of additional cash into the household.⁵

4. This argument is also endorsed in the recent evaluation report on cash transfers produced by Dfid (Dfid 2011).

5. While *Bolsa Familia* and *Oportunidades* are both conditional programmes that in return for cash payments require certain behavioural changes (e. g. that children attend school, etc.), the South African CSG has so far been an unconditional grant.

If the positive impacts are not the result of the conditions, then there are fewer reasons for the state to face the challenges and administrative costs associated with implementing conditions and for beneficiaries (usually the mother) to have to face the difficulties that conditions create for them (Budlender 2008, Lund 2011).

In sum, if cash transfer programmes are well-designed and properly implemented, they can provide recipients with a regular and reliable source of income to assist them in caring for their dependents. Conditionalities that impose additional work requirements on recipients (very often time-pressed mothers), or those that require proof of marriage or proof of child's regular school attendance, can only deter people from making their claim, while enhancing the discretionary power of welfare administrators. Removing such conditionalities is an important short-term objective. In the medium to longer-term, increasing the size of such benefits,⁶ extending the age bracket, and removing the income test can be additional steps towards creating a more universal child/family allowance system that can assist families, especially women, with some of the material costs of raising children. Providing child/family benefits on a universal basis also means that women in non-poor households can have an independent source of income of their own which may improve power inequalities in the family in their favour.

C. Public Works Programmes. Over the years, many countries have undertaken what is variably known as employment guarantee schemes or public work programmes to provide social assistance to those in need. Such programmes are often premised on the principle of the state acting as an »employer of last resort«. In practice, these programmes have in most cases been implemented as a temporary measure, in the context of natural disasters or economic crises (e. g. Argentine *Jefas Plan*). However, the case has also been made for using such measures on a permanent basis to promote the right to a job as a guaranteed entitlement (as in the case of National Rural Employment Guarantee Programme, NREGP, in India).

NREGP, in principle, guarantees 100 days employment in a financial year to registered rural households on demand, along with minimum wages, gender parity of

6. Especially of child and family allowances, which tend to be rather small in size; for example, the South African CSG is R230 per month per child, while the OAP is R1100 per month per pensioner.

wages, as well as the provision of basic worksite facilities (Kelkar 2009). Women comprise a significant share of the NREGP total employment at the all-India level: having started from around 40 per cent in 2006/7 period and growing to 49.5 per cent in 2010 (Dasgupta and Sudarshan 2011).⁷

The most disabling feature of the scheme from a gender perspective is the guarantee of 100 days of work *per household* (rather than per adult). This dilutes adult entitlements regardless of gender; but given the power inequalities, it risks putting women at the end of the queue, although reservation of one-third of all public works for women may help reverse such bias. Still, single women (widows, divorced, never-married, separated) seem to face difficulties in accessing NREGP worksites (Kelkar 2009, Dasgupta and Sudarshan 2011). Wages paid to women through NREGP, which at least in theory should conform to the state minimum wage, tend to be higher than wages women receive as unskilled agricultural workers (Dasgupta and Sudarshan 2011).⁸ Benefits are however diluted by linking wages to unrealistically high workloads, especially hard manual labour which puts women in a particularly disadvantageous position.⁹ Moreover, as numerous evaluations have shown, worksite facilities are highly inadequate, especially in the provision of childcare (Narayan 2008, Kelkar 2009) – a most disabling factor from women workers' point of view.

At least five basic features of a meaningful »right to work« programme from a gender perspective would thus be:

- full coverage of all urban and rural areas
- individual entitlements (rather than household ones)
- unlimited days for which work is guaranteed
- an assured decent living wage
- the inclusion of non-manual work
- provision of creches

7. The figures in this sentence refer to women's share of total work days in the programme.

8. Dasgupta and Sudarshan (2011) further show that there is a negative correlation between the gender gap in actual agricultural wages and women's participation in NREGP. They further suggest that NREGP can be a useful tool for minimizing the gap between women's actual wage and the minimum wage.

9. There is also a broader concern about the risks that such manual labour places on the poor, whether women or men, who are already nutritionally vulnerable.

The *Jefas* programme, for example, which was put in place in Argentina after the 2001 economic crisis to offer work to the unemployed heads of households (whether female or male), provided a wide range of work possibilities. Similarly, the South African Expanded Public Works Programme (EPWP) has also allocated a component of its projects to social services in the form of early childhood development programme, and the Home Based Care programme (which provides care services to AIDS patients). In South Africa many of the jobs in the social sectors have been allocated to women. However, the wages paid in the social programmes have been much lower than those paid in the more traditional public works programmes where men typically work (Budlender and Lund 2011). Addressing such disparities and inequalities in wages offered to women and men is another important priority.

Other more enabling social protection programmes

The right to paid maternity and parental leave is highly constrained in contexts where significant numbers are in informal employment. In Argentina, for example, the law that stipulates a three-month maternity leave at 100 per cent wage replacement applies only to half the female workforce due to pervasive informality (Faur 2008). In countries where a larger share of the workforce works informally, as in Tanzania or India, paid leave is only an option for the few (at most 10 per cent) who are formally employed.

There are, however, other policies that can assist families in balancing the need to earn an income with the need to provide care for their dependents. Accessible and quality care services can play a pivotal role in expanding women's life options, especially their ability to engage in paid work. The demand for accessible care services has been high on women's movements agendas in many industrialized countries, and it is being increasingly articulated by women's rights advocates in other countries as well. Feminist demand-making is sometimes supported by child rights advocates.

Middle-income developing countries such as Argentina, Chile, Mexico, South Africa and Uruguay have been experimenting with a range of care-related policies, including early childhood education and care services. All

of these countries are also characterized by high levels of income inequality. The challenge they face therefore is not only to expand service coverage, but to do so in a way that reduces class and regional inequalities in the quality of service accessed by children from different socio-economic groups. This becomes a formidable challenge when a mix of public and private provision is used, and where different kinds of »public« services are targeted to children from different socio-economic backgrounds.

To give some concrete examples, class and regional differences in access to preschool education for five-year-olds have been substantially reduced in Argentina by making enrolment mandatory for this age group and by expanding public preschools (Faur 2008). However, for the younger age groups where public provision is limited and the market plays a dominant role, enrolment rates for children from lower income households remain only a fraction of higher income groups. Since low-income families cannot afford private childcare, they face long waiting lists for public crèches, often rely on less professionalized community services or on unpaid care by family members (Faur 2008). Similarly, for large numbers of women in low-income households in India who are pushed into the labour force due to poverty, care options are very limited. This is especially the case if they are recent migrants into cities who cannot rely on assistance from relatives; the only options they have is to leave their children in unregulated »crèches« in people's homes and backyards, with siblings, or even on their own (Palriwala and Neetha 2011).

Shifting care out of the family is now advocated by a wide range of policy advocates as a mechanism for expanding employment opportunities for women. However, realities on the ground tell a more complex story. What is particularly problematic is that care related social programmes – be they in the area of early childhood education and care or the Home-Based Care programmes that have mushroomed in response to the care demands associated with HIV&AIDS (Lund 2010; Meena 2010) – have come to rely heavily on »voluntary« or »community« work. This is very often a short-hand for unpaid or underpaid work that is predominantly performed by women. Another form of paid care provision that has grown in recent years, in developing countries with high levels of income inequality such as China and India, as well as in many »developed« countries, is paid

domestic service. Many of these workers have little or no access to social protection programmes (e.g. health insurance), and sometimes have to leave the care needs of their own dependents unattended in order to earn their living (Palriwala and Neetha 2010).

This is a very different scenario from the Swedish one where care service expansion was financed and regulated by the state, and where care workers were public employees, with all the rights and entitlements that it implied. If the expansion of the service sector, and care services in particular, is going to play the role of a growth engine that is capability-enhancing as well as employment-creating, then respect for workers' rights, the struggle for equal pay and the assurance of quality outcomes in the care sector all constitute important challenges that public policy needs to confront (Razavi and Staab 2010). When care work is decently paid and protected, it can meet the interests of both workers and users of services.

5. Conclusion and Recommendations

The 2007/8 crisis, following similar episodes in Asia and Latin America, has reinforced the argument that open economies need institutionalized systems of social protection if they are to reap the benefits of openness without succumbing to its disruptive effects. For a while the aphorism that »every crisis is an opportunity« did seem to hold some truth. Four years on, it is legitimate to ask if the world is not re-entering a new phase of fiscal retrenchment given the austerity measures being taken in many developed countries.

The analysis in this paper has time and again highlighted the specificity of women's position – with respect to employment and social protection – given the fact that they stand at the cross-roads of the paid and the unpaid care economy, over-represented within the informal economy and disproportionately implicated in the unpaid work that goes into reproducing labour, families and households. This has two key implications.

First, we need to begin with an analysis of women's employment trajectories as they are—rather than as they *ought to be* according to some andro-centric vision. This is likely to highlight gender-based inequalities in types of employment, earnings and life-long contributions.

Some of these gender differences can be attributed to women's social obligations to care for others, but others may be due to the social norms that create hierarchies within labour markets (e.g. gendered definitions of skill, perception of women as secondary earners). **Second**, given these gender-based labour market inequalities three different (but potentially complementary) strategies are needed for equalizing social protection outcomes for women and men:

Strategy 1: eliminating discriminatory practices in social insurance programme design so as to obtain more equal outcomes; a good example of this is the credit given in pension systems to compensate for the time that the main carer (be it a woman or a man) allocates to unpaid care work; another example is for the state to make affiliation to health insurance mandatory and to extend the coverage to all salaried workers as well as to those who work informally and sporadically with the ultimate goal that the latter should be gradually incorporated into the former;

However, even if some such design features are introduced, they are unlikely to produce equal outcomes in terms of social protection on their own. Many women and men who work informally and sporadically are likely to remain in a disadvantaged position in terms of social protection as long as social protection benefits are tied, even if loosely, to employment and earnings, and as long as pervasive gender inequalities persist within labour markets. Hence, two additional and complementary strategies are needed:

Strategy 2: strengthening labour market regulations and other social provisions to create a more level-playing field for women within labour markets; this includes labour market regulations, for example on minimum wage or elimination of discriminatory wages; it also includes putting in place pro-active social provisions such as public care services that can enhance women's labour market performance, as well as employment guarantees that increase demand for labour during economic downturns; **and**

Strategy 3: developing systems of social protection that are not linked to individual employment trajectories (social assistance programmes). These provisions range from those that are more generous and rights-based (e.g. universal child benefits and social pensions), to

those that are targeted and »needs-based« (e.g. means-tested child benefits or social pensions), and finally, to those that are both means-tested and conditional (e.g. conditional child benefits). This paper has drawn attention to some of the advantages of programmes that are rights-based and universal: the greater possibility of redistribution and cross-subsidies, the avoidance of exclusion and stigma, and the reduction of administrative costs that targeted and conditional transfers entail, as well as the additional work that is often imposed on potential beneficiaries. There are also political economy arguments for leaning towards universalism as experience from developed countries suggests: the middle classes will be more willing to pay through taxation if they also benefit from them (Korpi and Palme 1998).

It is important to underline that these three measures are complementary and not substitutes. It is also important to underline that excessive demands should not be placed on social protection systems. In the end, a social protection system cannot substitute for adequate macro-economic, industrial or agricultural policies, nor can it create sufficient quantity and quality of employment and a fair distribution of income on its own. As such, it needs to work in tandem with a number of other policies to create more equal and prosperous societies.



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Imprint

Friedrich-Ebert-Stiftung | Global Policy and Development
Hiroshimastr. 28 | 10785 Berlin | Germany

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This publication is printed on paper from sustainable forestry.



ISBN 978-3-86872-789-0