

Gender and Social Protection in the COVID-19 Economic Recovery: Opportunities and Challenges

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May 2021

Suggested citation: Alfery, L., Holmes, R., McCrum, C., Quarterman, L. (2021) 'Gender and Social Protection in the COVID-19 Economic Recovery: Opportunities and Challenges', Social Protection Approaches to COVID-19 Expert Advice Service (SPACE), DAI Global UK Ltd, United Kingdom

Implemented by



This document was developed alongside others in the SPACE series (all available [here](#)).

SPACE is a joint initiative of FCDO's Better Assistance in Crises (BASIC) and Gender Responsive Social Protection (GSP) programmes (funded by UKAid); GIZ (funded by the German Federal Ministry for Economic Cooperation and Development); and the Australian Government through the Department of Foreign Affairs and Trade (DFAT). SPACE materials do not necessarily represent FCDO, or GIZ or DFAT's own views or policies or commit FCDO, GIZ or DFAT to any particular course of action.

Executive summary

This paper analyses the potential contribution of social protection to a gender-transformative economic recovery over the medium term, defined as running from the present to the end of 2022. It builds on the existing Social Protection Approaches to COVID-19 Expert (SPACE) advice publication; [SPACE Social Protection in the COVID-19 Recovery: Opportunities and Challenges](#). Over the next two years (2021-2), economic recovery in the wake of the COVID-19 crisis will be a key focus for governments and international organisations. Although taking place under challenging circumstances, including that of the [climate crisis](#), this moment presents an important opportunity to design economic recovery plans that take into consideration the specific impacts of the crisis on women and put in place measures to support women in re-establishing economic security. This piece is intended as a tool for evidence-based, inclusive policy responses, and to equip gender equality and social protection actors to better advocate for a gender-transformative recovery.

Key messages

- **Social protection spending is not wasteful expenditure** – in addition to direct impacts on poverty reduction, social protection plays a key role in ensuring that women can participate fully in the economy, which in turn has positive implications for economic growth and recovery.
- **There is a need to expand coverage of gender-responsive social assistance and ‘cash plus’ measures**, recognising their importance to enabling a gender-transformative economic recovery via positive impacts on individual and household-level economic and financial inclusion and unpaid care work, local economic multiplier effects, disrupting the inter-generational transfer of poverty, and role in reducing the severity of the impact of future crises.
- **More research is needed on what works to ensure more inclusive social insurance schemes.** Where social insurance schemes are being extended to informal workers, policymakers should ensure the inclusion of gender-responsive design elements, including subsidised financing, parental leave benefits, care credits, recognition of part-time work, and flexible contribution schedules amongst others.
- **Efforts to formalise the informal economy should be gradual, participatory, and rights-based**, attractive to informal workers, enterprises, and employers, and promoting decent work through the extension of labour and social protections.
- **The care economy provides economic and social dividends.** Policy reform and investment should be prioritised to generate quality, protected, paid care jobs and reduce and redistribute women’s unpaid care work.
- **Women’s voice and active participation should be promoted across all dimensions of social protection policy making** from design to delivery, including financing for capacity-building work and the existence of spaces for dialogue and consultation.

Introduction

Empowering women and girls makes economic sense. Women's economic empowerment has [been shown to boost productivity and increase economic diversification and income equality](#). It is estimated that global GDP [could increase by 26%](#) if women were able to participate in paid work to the same extent as men. Conversely, where a significant gender gap remains, it could [cost the economy up to 15% of GDP](#).

The COVID-19 crisis has severely impacted women's economic security to a greater extent than men. Women are disproportionately represented in the most vulnerable forms of employment within the [informal economy](#) and in the [service sectors](#) which have been hit hardest by the economic fallout. [Indirect impacts on economic security](#) in sub-Saharan Africa have been felt via increases in unplanned pregnancies, a surge in school drop-out rates, increases in unpaid household and care work, reduced access to health care and higher levels of food insecurity. Working in care sectors, women have also been [disproportionately exposed to the health risks](#) posed by the virus, and a "shadow pandemic" of [violence against women and girls \(VAWG\)](#) has been a prominent feature of the crisis. Due to the intersectional nature of discrimination, these impacts are likely to have been felt more severely by women from ethnic minorities, migrant workers, and those with disabilities.

It has been estimated that [the pandemic will widen the gender poverty gap](#); in 2021 it is expected that there will be 118 women in extreme poverty for every 100 men, and this ratio could rise to 121:100 by 2030. At the same time women have had less access to the protections and services they need to mitigate against these impacts. While governments adopted over [1000 social protection and labour market measures](#) in 2020, only [18% of these measures](#) were gender-sensitive in that they targeted women's economic security or addressed unpaid care work needs. Moreover, only [10% of the measures](#) adopted before September 2020 to *support businesses* aimed to strengthen women's economic security by sending resources to women-dominated sectors.

Social protection actors and policy makers often do not adequately consider how shocks affect women and men differently. Efforts to respond to previous economic crises have not taken these differences into [account](#), and current evidence suggests that the COVID-19 response has not diverged from this general trend. However, looking past the immediate crisis response and towards medium-term recovery provides an opportunity to ensure that social protection can contribute to a more equitable and inclusive recovery. It should be noted, however, that investing in both supply as well as demand for services is critical to realise many of the gains outlined in this paper. There is a robust evidence base indicating that people's social capacities fundamentally affect a wide range of outcomes - including productivity, health, education, and social protection. This is particularly true for women; women who have higher levels of empowerment, agency, self-efficacy, and social networks are statistically more likely to be resilient to shocks and stresses.

Pathways of economic impact on women and girls

Pre-crisis women were in a less secure economic position than men and had less access to social protection. This meant that they were already more vulnerable to shock precipitated by the pandemic. Box 1. looks at key facts about women's labour market and social protection.

Moreover, pre-existing vulnerability will interact with additional impacts created by the crisis itself to further entrench gendered economic inequality. These include both direct and indirect impacts on economic security. The following section provides an overview of the main potential pathways of impact.

Box 1. Gendered snapshot of pre-crisis labour market and access to social protection

Global labour market status - key facts:

- Women are less likely than men to participate in the labour market.
 - Labour force participation rate for women aged 25-54 is 63% compared to 94 per cent for men.
- Women are more likely to be unemployed than men.
 - In 2017, global unemployment rates for men and women stood at 5.5% and 6.2% respectively.
- Women are over-represented in informal and vulnerable forms of employment.
 - Women are more than twice as likely than men to be contributing family workers and are concentrated in forms of employment with lower chance of high returns. This employment, including as contributing farm workers, is also at greater risk from climate variability and climate shocks.
- Women are paid less than men for the same work.
 - Women earn 77% of what men earn for the same work. This holds across the formal and informal economy.
- Women are less likely than men to be entrepreneurs.
 - In 40% of economies, women's early-stage entrepreneurial activity is half or less than half of that of men.
- Women make up a significant proportion of the world's 164 million migrant workers.
 - Women account for 42% of migrant workers globally but are more likely than male migrants to be employed in elementary occupations.
- Girls continue to face disadvantages in education.
 - In lower secondary school, 36% of girls vs 42% of boys complete this level of schooling in sub-Saharan Africa, and two-thirds of the world's illiterate adult population are women.

Global social protection status – key facts:

- Women have less access to social protection.
 - As women are more likely to be in vulnerable and informal forms of employment, they are less likely to have access to social protection. Globally the proportion of women above retirement age receiving a pension is on average 10.6 percentage points lower than men.
- Where they do have access to social protection, benefit levels are lower.
 - Due to informality of employment, concentration in part-time work and interrupted work histories due to care responsibilities, women are less likely to have access to contributory social protection and the higher-level benefits this provides.
 - In Africa, 41% of women are legally able to access to a contributory pension compared to 53% of men, and in Asia Pacific these figures are 55% and 68% respectively.
- Social protection programmes are less likely to cover women's lifecycle risks.
 - Existing social protection programmes are less likely to cover key risks such as pregnancy and maternity, and the majority of women lack a statutory right to maternity protection. Globally 59% of mothers with newborns do not have a statutory right to maternity protection, rising to 74% of mothers in Africa and 67% of mothers in Asia Pacific.
- Social protection coverage for boys and girls remains limited.
 - Social protection coverage for children and adolescents, especially in Africa and Asia Pacific remains limited.

Sources: [ILO, 2016](#); [UN Women, 2018](#); [Bastagli and Hunt, 2020](#); [UNESCO](#); [ILO, 2017](#);

Pathways of impact: labour market and macroeconomic impacts

The crisis will impact women's economic security directly through the changing macro-economic context, as well as through shifts in the labour market.

The negative impact of the COVID-19 crisis on women's labour market position in low-income countries is becoming clearer as new data emerges. [85%](#) of women's total employment in low-income countries is in the informal sector. In 2020, the International Labour Organization (ILO) predicted that [incomes in the informal economy would decline by 60%](#), with [2021 data](#) showing that women, younger workers, the self-employed and low skilled workers were hit hardest. World Bank data from

[South](#) and [East Asia](#), [Latin America](#) and [Africa](#) suggests that the informal economy has been particularly hard hit by the crisis, and [women's incomes have been slower to recover](#), with homeworkers in [global supply chains particularly severely impacted](#). Moreover, [women-owned MSME's businesses were 5.9 percentage points more likely to have closed](#) than those owned by men in 2020. [Migrant workers](#), about half of whom are women, were also severely affected due to the nature of their work. These labour market impacts are likely to drive up women's [debt levels](#), with negative implications for their longer-term economic recovery.

Globally, increases in unpaid care work have also affected women's position in the labour market, with poverty rates [highest for women of reproductive age](#). Women bear a disproportionate responsibility for [unpaid care work](#) which hampers their ability to participate in paid work, with estimates that [women may lose up to 51% of their earnings](#) due to care responsibilities. There is increasing evidence to suggest that women's increased care responsibilities as a result of the pandemic is correlated with their slower economic recovery (see [here](#), [here](#), [here](#)).

Past crisis responses have led governments to implement [fiscal consolidation](#) measures, leading to cuts in public spending and social welfare. Many governments are following this trend in 2021, [with 72 countries' loan agreements](#) with the International Monetary Fund (IMF) including fiscal consolidation targets (also see [Fiala and Watts, 2020](#)). Specific fiscal consolidation measures will differ by country, but in general may worsen women's economic position in [the following ways](#):

- Impacts on [public employment](#) will disproportionately affect women workers who tend to be concentrated in this sector. This can take the form of cuts to public employment, or cuts to the public wage bill (for example, salary freezes, recruitment freezes) which prevent the sector's ability to grow and enable women's economic recovery.
- Impacts on public services such as health and care services, as well as basic services (water, sanitation, and electricity) can involve spending cuts that [transfer the costs of care onto households](#), increasing women's unpaid care work and decreasing the time they have for paid work. It may also involve the privatisation of services which may increase household debt, and act as a deterrent to health-seeking behaviour.
- [Cuts to sexual and reproductive health services and family planning](#) put women and girls at increased risk of pregnancy and reproductive-related health problems.
- Cuts to social protection expenditure may mean that women have even less access to adequate social protection than before. For example, [South Africa's 2021 austerity budget](#) has significantly decreased the real value of the Child Support Grant.
- If not designed with gender equity in mind, [attempts to increase tax revenues via consumption taxes \(e.g. VAT\), can place a disproportionate burden on women](#) who are more likely than men to be purchasers of goods and services related to health, education and nutrition. The imposition of [flat-rate taxes on informal workers](#), as well [as the imposition of informal taxes](#), can also create a deeper financial burden for women.

Indirect pathways of impact: violence against women and girls, health and inter-generational impacts

Violence against women and girls (VAWG), both in the home and workplace, has increased during the pandemic with severe direct consequences and wider costs. The increase in VAWG has been a notable feature of the pandemic, including [against informal workers operating in public space](#). While this significantly infringes on women's and girls' basic human rights, it also has the potential to undermine incomes through [increased absenteeism and loss of productivity](#). UN Women estimates that VAWG costs the global economy USD 12 trillion annually and may [cost between 1.2- 3.7% of national GDP](#).

It is well established that exposure to VAWG has a profound and lasting effect on women's and girls' health and negative psychological and social effects on the lives of survivors and their families. Less information is available about the impact that VAWG has on the education and skills of children, but it is estimated that [2.4 million school days were missed by children per year in Pakistan](#),

and [300 000 days were missed by children in Ghana](#), due to their mothers' experience of violence. School closures during lockdown have also put girls' education at risk.

Missing out on education does long term damage to individuals, communities and nations. It has been estimated that time lost on education and learning because of COVID-19 could result in the [loss of £12,000 in future earnings per student](#), amounting to [one-tenth of global GDP](#). School closures as a result of COVID-19 have drawn concerns around out-of-school adolescent girls and the associated increased risk of sexual exploitation, pregnancy, and early or forced marriage. There is particular concern that girls may be less likely to return to school after lockdowns ease. Girls may also be shouldering a disproportionate increase in unpaid care work, resulting in less time studying. These challenges will have longer-term implications for future labour market participation.

Economic empowerment does not exist in isolation in women's and girls' lives; it is interconnected with and dependent upon access to women's health services, notably sexual and reproductive healthcare and rights, as a fundamental enabling factor. COVID-19 has detracted attention from these critical aspects and presents barriers to family planning and ante-natal and maternal healthcare. [UNFPA and partners](#) estimate that the disruptions in health services could result in 47 million women in low-and middle-income countries lacking access to contraceptives and an increase in maternal deaths. In Burkina Faso, Innovations for Poverty Action reported that [a quarter of reproductive-aged female respondents](#) in their RECOVR survey reported that they were having more difficulty in accessing family planning services since the pandemic began.

Opportunities, challenges and priority actions

This section firstly outlines what we believe to be some of the key *practical* elements of an economic recovery strategy that has the potential to be at the very least sensitive to gender concerns, and at best, transformative of gender relations. It then moves onto a discussion of where and how social protection can work to support these elements.

Key elements of a gender-transformative economic recovery

Economic inclusion across the labour market

A gender-transformative economic recovery must address women's unequal access to decent work in both the formal and the informal economies, and support women's economic empowerment. In low-income countries, most employment is informal, [with women concentrated in the most vulnerable forms of informal employment](#). Specific interventions to support incomes in the informal economy will depend on the sector, status in employment (e.g. self-employed or wage employed), and place of work (e.g. urban public space or private homes), and can include a [range of measures](#) from fairer trade policies and access to markets, more supportive urban policies and the extension of social protection. Consideration should also be given to decriminalising women-dominated sectors work, [such as sex work](#), ensuring that these workers are more able to benefit from protections.

Where sectors with disproportionate participation of women (such as domestic work; home-based garment work; childcare work) have collapsed because of the crisis, it will be necessary to ensure that replacement work opportunities and skills training are available for types of work that women can take on. Such opportunities should be designed to challenge gendered segregation in the labour market and allow women to take advantage of new work opportunities in both the digital and [green economies](#). For example, [this report](#) from WIEGO and HomeNet Thailand (p.18 onwards) provides a set of recommendations for training and skills development based on the needs of home-based workers, including care work upskilling, and technology and marketing upskilling. The report also argues for a minimum jobs guarantee programme which would provide a minimum of 10 days of work per month, and which would include the provision of paid care work to ensure that women will benefit from the jobs

created. A focus on green recovery and green growth offers the potential to expand job opportunities for women, but this will not happen without deliberate policy choices and investment in reskilling. Women are less likely to benefit from new jobs, particularly those in higher-skilled sectors, without labour market policies that provide inclusive training and employment opportunities, and that compensate for any short term negative income effects from pro-climate policies.

The formalisation of the informal economy is often a priority for governments, but if this is not done gradually, prioritises protection over punitive regulation and spatial containment, is participatory in nature, and leads to the creation of decent work opportunities such processes may end up further excluding women from economic opportunities. Within the social protection domain, formalisation is taken to mean the extension of social protection to informal workers. However, formalisation can mean [many different things](#), and in relation to the informal sector specifically, governments tend to prioritise the more quickly implementable version of ‘formalisation as business registration and regulation.’ This may create significant economic barriers for women, increasing the costs of operating - particularly in relation to taxation and compliance - but not providing benefits in return. Ensuring that formalisation programmes focus on the participatory extension of protections, rather than the imposition of costs, is critical. To move women out of low paid work, such an extension of protections must include social protection, but also labour protections to improve working conditions and the work environment.

Digital and financial inclusion are critical to ensuring that women can take advantage of economic recovery efforts. The [Global Partnership for Financial Inclusion](#) (GPII) estimates that globally one billion women lack access to financial services due to barriers which include a lack of access to documentation, mobile phones, and digital skills as well as inappropriate product design. According to the GPII ensuring greater digital and financial inclusion involves strengthening access to digital financial services, enabling inclusive, interoperable digital financial payments services that contribute to gender equality, and supporting efforts to overcome barriers to equal treatment of women embedded in laws, regulations and institutional norms.

Better supporting care work

Better supporting both paid and unpaid care work means [recognising, reducing, redistributing, and rewarding care responsibilities, as well as ensuring better representation of care workers.](#)

This can be achieved by recognising the importance of care work to society and ensuring that employment in the care sector is decent employment, which includes ensuring that care workers are represented in key policy-making spaces and in a pandemic context facilitates access to vaccines and healthcare. It also means investing in policies and programmes which reduce women’s unpaid care work, for example in basic infrastructure and accessible health and childcare services, as well as efforts to change social norms around the gendered division of care responsibilities.

Investing in care work has the potential to deliver a “[triple dividend](#)”. Firstly, it can increase job opportunities for women. The ILO estimates that doubling investment in care relative to 2015 levels would generate 117 million additional jobs by 2030, which will benefit women if these jobs conform to [the principles of decent work](#). Secondly, ensuring the provision of good-quality public services frees women’s time to participate in the labour market with implications for economic growth and GDP. Thirdly, strong early childhood development initiatives that include education and nutritional components can disrupt the inter-generational transfer of disadvantage, ensuring that workers of the future are well-equipped for the labour market.

Addressing VAWG

The economic costs of violence against women and girls can be prevented by adopting measures to prevent VAWG. There is a growing evidence base on [“what works”](#) to prevent VAWG, including the importance of multi-component interventions, gender-transformative approaches, and interventions that work with both men and women. Although still limited, evidence is emerging on best practice in preventing VAWG in [conflict and humanitarian crisis responses](#) which may be relevant in a post-COVID-19 recovery context. Similar to efforts to address VAWG more generally, this evidence points towards programmes that target underlying gender norms and power structures in the community as a whole, and which include men and boys in the intervention.

Combatting violence against women workers is still a relatively neglected area of work of policy and practice, particularly concerning informal workers. The [ILO’s Convention 190](#) and corresponding

Recommendation 206 are the only global legal frameworks on violence in the workplace. International Organization for Migration (IOM) guidance is available for the protection and assistance of migrant vulnerable to violence, exploitation, and abuse, including migrant workers [here](#), and this WIEGO [brief](#) addresses the issue of violence against informal workers working in public and private spaces.

Supporting women's voice, participation and leadership

Supporting women's voice, participation, and leadership across all levels of society is critical to ensuring the wider transformation of gender relations. When operating as individuals, poorer women are often unable able to participate in decision-making within their households, as well as processes that influence government policy, employers and the institutions which determine the rules by which the economy operates and through which resources flow.

When women are organised, they are more likely to be able to exert their voice within their households, and in policy and rule-setting processes. Therefore, [supporting women's collectives](#), workers' organisations, and women-led businesses, organisations and networks working to enhance women's economic and social position is key. Organising allows women to [build collective strength](#) to combat harmful social norms that impede their ability to improve their economic position, negotiate for better incomes, to receive better prices from buyers of their products, and to pool resources and gain better access to financial services. Ensuring that women have greater participation within economic organisations that are not run by and for women (for example, business associations, cooperatives, and trade unions) is also important to ensure that gendered concerns are mainstreamed into policymaking and rule-setting processes.

Investing in girls

Investing in girls during childhood and adolescence is vital for interrupting the inter-generational transmission of poverty and gender inequality. The transition from adolescence to adulthood provides this unique opportunity to break cycles of poverty and deprivation, but adolescent girls often enter this transition at a [severe disadvantage](#) because of gendered social norms which work against girls, violence, early pregnancy, child marriage, unpaid care work responsibilities, and limited opportunities for education and employment. The choices and opportunities for girls at this critical stage influence their trajectories and experiences in adulthood and old age.

Girls' education is vital to levelling up society, boosting incomes, ending poverty and developing economies. With just one additional year of schooling, a woman's earnings [can improve by up to 20%](#). If all girls went to school for 12 years, developing countries could grow their economies by an estimated £75 billion a year.

As such, evidence suggests that investing in girls and young women across multiple sectors is critical for increasing girls' opportunities and capabilities. For example, through [multi-component livelihoods approaches](#) combining vocational/technical training, life skills as well as information about sexual and reproductive health and building social networks. However, more research and practice is needed on adapting these approaches to be delivered cost-effectively and at scale.

Opportunities: assessing the role of social protection in economic recovery

For social protection to contribute to a gender-sensitive or transformative agenda, gender must be considered across all elements of [programme design and implementation](#). This section considers where and how different elements of social protection programming can contribute towards the elements of a gender-transformative economic recovery in the medium term. It focuses on social assistance, social insurance, and cash plus approaches, and includes a cross-cutting reflection on where and how social protection programmes may work to support women's voice, participation and leadership and considers the role that humanitarian actors may play in catalysing a gender-transformative economic recovery.

Social protection works best in addressing women's unequal economic position when it is part of a wider package of measures to address gender inequality, including the provision of quality public services (also see the section on cash plus below), and ensuring that [labour regulations](#) and policies challenge rather than reinforcing the gendered division of labour as well as gendered

segregation in the labour market. In the wider context of the climate crisis, [social protection is critical to building women's resilience to climate change](#) by promoting economic participation and protecting incomes when shocks occur and contributing to women's [adaptive capacity and promotion of more climate-resilient livelihoods](#).

Social assistance

Social assistance can include a range of measures, but most commonly refer to food and cash transfers, as well as public works/employment guarantee programmes. Cash transfers have been shown to play an important role in supporting women's incomes by increasing their intra-household decision-making capacity, reducing unpaid care work responsibilities, and relieving capital and liquidity constraints.

Specifically, cash transfers are known to have important [economic multiplier effects](#) in targeted communities. In Kenya, the NGO GiveDirectly found that for every US \$1 given to poor households, US \$2.60 in additional spending or income was generated. There is also [robust evidence](#) to suggest that in rural areas, cash transfers can increase women's savings (positively impacted by higher transfer amounts, monthly transfers and complementary supervision and training), investment in livestock and to a lesser degree, agricultural assets. Emerging evidence suggests that cash transfers may have a similar positive impact on [urban livelihoods](#).

The positive impact of cash transfers on borrowing and investment in enterprises is less clear, with evidence [suggesting that cash alone is insufficient to increase the size of women-owned subsistence-level businesses, although it may benefit larger sized businesses](#). However, the extent to which cash transfers enhance women's economic status is dependent on their [design features](#) and the extent to which they are [integrated into a package of services](#) to support women's economic progress (see more on cash plus below).

Against orthodox economic models of labour supply, cash transfers do not appear to create work disincentives, with [little to no change in adult labour](#) participation, except where they have a specific employment focus, in which case they have been shown to increase participation in paid work. However, the receipt of cash transfers [may reduce participation in paid work for the elderly and those caring for dependents](#), because they allow time to be re-allocated away from paid work.

Cash transfers can also play a role in promoting digital and financial inclusion, for example by promoting the uptake of bank accounts and/or mobile money for receipt of cash. However, adopting such an approach must avoid the possibility of further entrenching inequality for those who remain on the other side of the digital and financial divide, by [ensuring that manual application and delivery options are always available](#). This is particularly important for women, who are less likely than men to have the [knowledge, skills and infrastructure available to operate digitally](#).

Public works programmes may also contribute to women's economic inclusion if designed and implemented appropriately, by increasing women's participation in paid work. Including quotas for women into programme design is one way to ensure that women are represented among the beneficiaries, although small design "tweaks" (such as full household targeting plus female receipt of the benefit) may also be sufficient to increase women's participation rates. Whether gender sensitivity remains a priority from the design phase into the implementation phase also has an important impact on outcomes (see FAO guidance [here](#)). However, whereas the impact of cash transfers on asset ownership and economic multipliers is clear, the evidence that public works programmes have a similar impact is much less clear. Moreover, the impact of short-term public works programmes on women's longer-term employment opportunities [may be limited](#), particularly if the low wages paid to public works recipients contribute to an overall driving down of wages in sectors traditionally occupied by women's paid work.

If designed in a [care-sensitive manner](#), cash transfers and public works programmes can help to recognise, reduce, and redistribute unpaid care work responsibilities. Research shows that unconditional cash transfers are more care-sensitive than conditional cash transfers which may place [additional care burdens on women](#). Public works programmes may also be designed in a care-sensitive manner, for example by ensuring that childcare is available for women workers (as in India's [MGNREGA](#)¹), that paid care work as a form of employment within the scheme (as in South Africa's [EPWP](#)) and that the programmes build essential infrastructure which may relieve women's care burden

¹ Important to note is that MNREGA's implementation of child care has been patchy and women often resisted the use of the services when they were on offer [because of their "dismal" quality](#).

(as in Ethiopia's [PSNP](#)). This [report](#) outlines a set of practical recommendations for ensuring that social assistance programmes are care sensitive.

There is increasing evidence showing that cash transfers can reduce women's exposure to intimate partner violence (IPV). Although there have been concerns that cash transfers may increase women's vulnerability to violence, [the weight of evidence from Africa](#) suggests that they are more likely to decrease this vulnerability via three main pathways: i) by increasing women's economic standing and emotional well-being; ii) decreasing intra-household conflict, and iii) increasing women's empowerment. Linking social assistance to services supporting VAWG survivors is an important way to amplify the impacts of cash transfers. Specific guidance can be found [here](#).

Cash transfers also have important impacts on girls' access to education and can reduce the risk of exposure to harmful practices. For example, in their systematic review of cash transfers, Bastagli et al. (2016) find that cash transfers, educational stipends and school feeding programmes can [increase school enrolment and attendance](#) for both boys and girls at primary and secondary levels. Larger cash transfer values designed for addressing [gender inequalities](#) also help girls and their families prioritise education over marriage and motherhood. Moreover, evidence is emerging on the impacts of cash transfers on violence against girls. A [recent review of cash transfers on violence against children](#) in low-income countries and middle-income countries found that cash transfers can reduce violence against children by reducing household stress and eliminating adolescents' risky (sexual) behaviours (e.g. reducing sexual exploitation, sexual violence, and IPV –particularly for girls). Cash transfers have also found to be one of the most effective measures [preventing child marriage](#).

Social insurance

Social insurance refers to public programmes which intervene in the insurance market to ensure that individuals are covered against certain risks to income security (for example, health care, unemployment, work injury, retirement, asset protection), and, depending on their design, can ensure cross-subsidisation and risk pooling across society. These programmes tend to be contributory (to be covered, individuals must contribute a portion of their earnings), although there are examples of schemes that include a non-contributory component, for example, Indonesia's [JKN national health insurance scheme](#), and Ghana's [National Health Insurance Scheme](#).

Social insurance schemes are generally oriented towards the coverage of working people, and in [Africa](#), they are one of the major ways in which governments are attempting to extend social protection to informal workers. [This resource](#) from the ILO provides an overview of government-led best practices in the extension of social insurance to informal workers. Broadly speaking these include developing the evidence base on which to build schemes, establishing a wider enabling policy environment for the coverage of previously uncovered workers (including legal reforms to existing provisions), adapting the financing of contributory schemes to ensure they are more suited to informal workers, actively facilitating access to schemes by removing administrative barriers to access, developing incentives and building and establishing better trust between contributors and social insurance schemes.

Social insurance schemes are advantageous to working people because they often cover specific work-related risks (for example, unemployment, maternity), and the benefits tend to be more generous - and more suited to the needs of working people with financial responsibilities - than those provided through social assistance. For example, in South Africa the minimum benefit from the Unemployment Insurance Fund during the COVID-19 lockdown (available to some groups of informal wage workers) was ten times greater than the Social Relief of Distress Grant. In Kerala, India, the pension provided to domestic workers by the Unorganized Sector Workers Welfare Board is four times greater than that provided through the non-contributory Indira Gandhi Old Age Pension (IGNOAPS). Depending on their design, they may also enable greater cross-subsidisation between the formal and informal economy.

Compared to social assistance, there is relatively little evidence on the impact of social insurance on women's economic inclusion in low-income contexts. However, evidence from micro-insurance schemes shows the potential positive impacts. Insurance can act [as a valuable means by which to stabilise and improve women's incomes and build financial resilience](#). Insurance schemes designed for women can help to recognise and reduce unpaid care work, especially if multiple benefits are bundled together. For example, the [Pro Mujer](#) scheme in Nicaragua includes benefits that cover health care access and financial support on the death of a breadwinner. The critical illness cover can be used to cover multiple needs including medicine, treatment, income replacement or childcare needs. There is evidence that [paid parental leave supports women's employment and economic empowerment](#),

while this is mostly from high-income countries there is also evidence from Uruguay that [social protection policies that enable a more phased return to work following maternity leave could increase female labour market participation](#).

However, it remains the case that many social insurance schemes remain gender-blind, and their impact on women's economic position is therefore limited. This gender-blindness manifests in several different ways, including legal barriers to the inclusion of self-employed workers in the informal economy, lack of mechanisms to ensure the inclusion of those with limited contributory capacity, no mechanisms in place to replace earnings interruptions due to care responsibilities (such as care credits), and a lack of coverage for risks prioritised by women (e.g. parental leave benefits), as well as poor linkages to social services. There is much to be learned in the design of social insurance schemes from micro-insurance schemes which have tended to be more progressive in their stance towards gender inclusion. A set of recommendations for ensuring greater sensitivity in the design of social insurance schemes can be found [here](#).

Cash plus approaches

'Cash plus' interventions [combine cash transfers with one or more types of complementary support](#). Types of support can include i) supplementary components of a cash transfer programmes, for example behaviour change communication, information, additional benefits, or ii) linkages to external services, either provided through the programme itself or by facilitating access to already existing services. Such approaches have become increasingly popular with the growing evidence that cash alone is insufficient to enable women to overcome major non-financial and structural barriers to equality. Cash plus programming can be used to enhance social protection measures that aim to support women's care work and survivors of violence.

[Economic inclusion initiatives](#), which bundle cash support with a coordinated set of multidimensional interventions [have been shown to have a greater impact on women's economic standing](#) than interventions that rely on cash alone. Additional supports to cash that specifically benefit women and girls can include business training and coaching, efforts to ensure financial inclusion, gendered market analysis to identify possible livelihood options in specific contexts, efforts to engage men and communities in the programme, and capacity building for the programme staff on gender-sensitive programming. These bundled approaches can have impacts on women girls across multiple areas – the cash enables women to build and grow a sustainable livelihood, training and coaching builds capacity, skills and confidence, increasing agency and self-esteem. This in turn may increase women's intra-household decision making and their participation in local governance institutions. The evidence also suggests that such interventions may lead to a decrease in violence in some contexts.

However, the gendered benefits of economic inclusion initiatives may be undermined by social norms and intra-household dynamics. Programmes which look to enhance women's access to financial resources and services [are less likely to be successful](#) if women are unable to maintain control of the additional resources within the household. They may also be limited if there are strong social norms that limit women's ability to participate in paid work outside of the home, are not sensitive to care needs, or have unintended negative impacts, such as when care responsibilities are shifted onto adolescent girls. This means that gender-sensitive programme design features which emphasise the inclusion of male members of the family (see [p.85-86 of the World Bank's State of Economic Inclusion Report](#) for examples), as well as direct deposits, and [commitment savings accounts](#) which can only be accessed on a limited basis, are important and may allow women greater control of resources, as well as [care-sensitive design features](#) such as provision for childcare, and holding trainings close to home. It is also important to note that [gendered norms in the labour market](#) may also limit women's ability to move into new and/or more profitable sectors of work, and this will need to be taken into account in the design of economic inclusion programmes.

While the number of economic inclusion initiatives around the world is growing, there is still a large gap in provision. Economic inclusion programmes tend to be targeted towards the very poor, but there are many women in low and middle-income countries who may fall into the categories of the 'near poor,' who are not targeted by such programmes. At the same time, state support to the micro and small enterprises in which women predominate is [limited](#), insensitive to [gendered concerns](#), and less likely to be explicitly linked to the social protection programmes needed to provide basic financial stability and increase women's power over intra-household decision making.

Linking social care services, which cater to the needs of young children, older people and those with disabilities, to social protection is an important way in which to amplify the beneficial

impacts of social protection on women's incomes. If they are designed and financed appropriately, [quality public services](#) do much more than social protection alone to redistribute women's unpaid care work away from individual women and onto the state, playing an important role in reducing poverty and inequality. An example of linking social protection to health services is Ghana's LEAP programme which combines a cash transfer with subsidised access to the National Health Insurance Scheme. On a much larger scale, [Uruguay](#) has adopted a National Care System which is made up of three core elements: i) publicly funded care services for children under three years of age; ii) publicly funded care services for older people and those with disabilities; and iii) the professionalisation of paid care work through training activities and certification.

Supporting women's voice, participation and leadership across social protection interventions

Current evidence suggests that women's voices have largely been [marginalised in the COVID-19 response](#). However, social protection programming can be designed to support women's voice, participation, and leadership. For example, by engaging women's collectives in the design, governance, implementation, and delivery of social protection schemes. Establishing such relationships can work to strengthen women's collectives even outside of the social protection sphere, potentially enhancing their capacity to engage across all spheres of policy. Inclusion can also enhance crisis responses and increase [value for money](#) propositions. For example, in [Kerala, India](#) the government's pandemic response was significantly strengthened through its successful engagement with women's organisations that provided critical services and last-mile support. Engagements should move beyond consultation towards investments in the capacity of women's collectives to work alongside governments and other key stakeholders, and the establishment of institutionalised platforms to enable participation in scheme governance. Guidance on the localisation of social protection initiatives can be found [here](#).

The role of humanitarian actors in economic recovery

Whereas previously economic recovery was assumed to be the next step *after* an initial crisis response, **it is now recognised that humanitarian actors are in an important position to support markets and re-establish livelihoods** *during* the initial response, particularly in fragile and conflict-affected states. In this role, humanitarian actors may have moved more quickly than governments to undertake [market analyses from a gendered perspective](#) and to initiate cross-sectoral action in response to this. [Linking](#) government-led social protection programmes into humanitarian livelihood recovery initiatives (or vice versa) may be an important way to integrate and amplify the benefits of both.

Challenges and advocacy priorities in resource-constrained settings

Despite the clear economic benefits of gender-transformative approaches to social protection, the upfront costs of social protection programming are often used to justify the limited public expenditure. This is especially the case in a wider context of austerity, debt crisis, and movement towards cutting social budgets, and it may present a significant challenge to those advocating for more inclusive social protection. A linked challenge may arise when governments do not have an explicit goal of enabling a gender-transformative economic recovery and therefore do not adequately plan and identify sufficient resources. Recognising these, below we provide a set of considerations for gender actors working in resource-constrained and/or gender insensitive policy environments to support more inclusive social protection over the medium term. An important consideration that cuts across all of these is the importance of including women and their organisations in existing decision making, this is likely to be close to cost-neutral, will better enable points one to three below, and will create an immediate audience for point four.

1. **Diagnose and challenge negative actions** which work to undermine women's livelihoods, increase their unpaid care work, and ultimately undermine the goals of social protection programmes. Such actions could include the [destruction of informal livelihoods](#) through evictions, harassment, and violence. Alternatively, they could include efforts to impose conditionalities on unconditional cash transfers, introduce conditional cash transfers without evidence of the need for or value of conditionalities, which can significantly increase women's unpaid care work, and cut public services

which may erode the value of cash transfers. Reducing these negative actions may be cost-neutral in the short term, and ultimately cost-effective in the longer term.

2. **Amplify existing positive actions** which support women's incomes and enhance their access to social protection. Determine where government priorities lie in relation to the extension of social protection for the working-age population – this may be through social assistance, insurance, labour market programmes or services. In all cases these can be assessed for gender responsiveness and adjustments made in line with this goal. Small “tweaks” to existing programme design, [implementation](#) and delivery can be close to cost-neutral while still making a significant contribution to inclusion. Learn from best practice and share evidence on what works.
3. **Coordinate** across different actors and sectors, both state and non-state actors working to promote women's economic security. Linking and harmonising actions with the humanitarian sector can create economies of scale and save costs. Review existing livelihood support and/or employment programmes, finding spaces where better integration with social protection programmes may occur and which may also benefit from gender-sensitive adjustments. Similarly, review climate action plans and find spaces to integrate gender-responsive livelihood considerations, gender-responsive early action and disaster response mechanisms that adequately recognise and respond to women's economic security needs. Working with women's collectives and supporting existing civil society initiatives may also help to develop a clear social consensus and roadmap for longer-term action to support a gender-transformative green economic recovery.
4. **Make the economic case** for greater expenditure on social protection by using available evidence or commissioning research that draws on existing gender-disaggregated data sources (for example, labour force surveys, household surveys), to highlight the economic importance of women's inclusion in an economic recovery, and the role that social protection may play in this. Such research could include analyses of the “costs of inaction,” and value for money propositions among others. This is a medium-term action, which may provide the foundations for longer-term change.
5. **Harness** the innovations in crisis-response financing and use them to develop concrete proposals for increasing fiscal space available for social protection in the longer term. [Almenfi et al. \(2020\)](#) provide a broad overview of sources of social protection financing during the crisis. This document from the International Trade Union Confederation (ITUC) discusses the possibility of a [Global Social Protection Fund](#), and here are a set of domestic [financing options \(p.11\)](#) for the introduction of a basic income in South Africa. SPACE will shortly be producing a paper providing an overview of social protection financing options.

Acknowledgements and Disclaimer

This document was developed as part of SPACE - Social Protection Approaches to COVID-19: Expert advice helpline, implemented by the UK Foreign, Commonwealth & Development Office (FCDO), Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH and the Australian Government represented by the Department of Foreign Affairs and Trade (DFAT), and funded by the UK Government's FCDO, the German Federal Ministry for Economic Cooperation and Development (BMZ) and DFAT. SPACE is managed by DAI Europe Ltd contracted through the FCDO framework agreement EACDS Lot B service 'Strengthening resilience and response to crises', and the helpline advice is provided by independent consultants contracted by FCDO, GIZ, DFAT and other partners.

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