



# Harnessing Social Protection for Gender Equality, Resilience and Transformation

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# **Harnessing Social Protection for Gender Equality, Resilience and Transformation**

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# Foreword



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Executive Director  
of UN-Women  
Under-Secretary-General  
of the United Nations

Our world is living through a moment of repeated shocks. The climate emergency is escalating. Conflicts and tensions have flared, and food, fuel and financial crises have taken a devastating toll on communities around the world. Progress on gender equality has stalled, and poverty has worsened. The achievement of the 2030 Agenda for Sustainable Development and its core principle of leaving no one behind seems increasingly unlikely, more so against the backdrop of current economic systems. These have embedded inequalities by failing to generate enough decent jobs and constricting investment in human well-being, while driving climate change and environmental destruction.

Women and girls bear the brunt of a turbulent, often unjust world. Fewer economic resources, greater responsibilities for unpaid care and domestic work, and limited voice and agency push many behind. Social protection systems must recognize and address these challenges head-on to reduce poverty among women and girls, increase their resilience to shocks and help transform the norms, structures and institutions that perpetuate their disadvantage.

The *World Survey on the Role of Women in Development 2024* provides guidance on how to fully harness the potential of social protection for gender equality, resilience and transformation. Drawing on the latest thinking and research, the report builds from the reality that poverty in a risk-prone world is increasingly dynamic, affecting large shares of people at some point in their lives. Social protection systems can offer better protection to women and girls by recognizing different, often intersecting risks that play out across the life cycle.

At a moment of both many crises and fiscal constraints, the report emphasizes a practical twin-track approach to filling longstanding gaps in social protection, adaptable to diverse contexts. Over the long term, countries can advance step by step towards robust, gender-responsive social protection systems. In the short term, they can prioritize enacting policies and programmes to cushion the impacts of crises on women and girls. Some key elements comprise making social protection systems more inclusive of women in informal employment, better attuned to unpaid care and equipped to work closely with humanitarian actors.

With a view to the broader structural changes inherent in the vision of the 2030 Agenda, the report also underlines how social protection can have a transformative role. Social protection integrated and coordinated with services, employment and care policies can help cut the roots of vulnerability and propel structural transitions that are just and sustainable. A rights-based approach with a central focus on women's experiences as users and providers of social protection can build systematic opportunities for greater access, agency and dignity into every aspect of delivery.

In producing this report, UN-Women convened researchers, policymakers, civil society actors and United Nations system partners. Their diverse perspectives and rich expertise have shaped robust analysis and recommendations intended to help guide a new generation of gender-responsive social protection systems equipped to meet current challenges.

The *World Survey on the Role of Women in Development 2024* will be presented to the United Nations General Assembly in October 2024. I urge policy actors in government, civil society, international agencies and the private sector to draw on its research and findings in forging new economic agendas, ones firmly grounded in the pursuit of gender equality and empowerment, and aimed at achieving the Sustainable Development Goals for everyone.

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# Summary

The *World Survey on the Role of Women in Development* explores selected emerging development themes with impacts on women in the economy at the national, regional and international levels. The report is presented to the Second Committee of the United Nations General Assembly at five-year intervals.

This ninth edition focuses on harnessing social protection for gender equality, resilience and transformation. Drawing on the latest available data and evidence, it examines a gender-responsive approach to social protection in the context of more frequent disasters and crises.

While the potential for social protection to ensure well-being and uphold human rights is enormous, it remains far from realized. In 2023, 2 billion women and girls and 1.8 billion men and boys had no access to social protection. Even where women are relatively well covered, benefit levels remain inadequate. Provisions are not consistently attuned to their rights and needs. Mounting crises exacerbate the chronic neglect of gender-specific vulnerabilities and inequalities, a point demonstrated by the report's analysis of social protection responses to COVID-19 and the cost-of-living crisis. Women and gender-diverse people who experience multiple, intersecting forms of discrimination face the most acute exclusion from social protection despite their greater needs.

The report provides concrete examples and recommendations on how social protection systems could do better in protecting women and girls from poverty across the life course and strengthening their resilience to shocks. Well-designed

and managed systems could contribute to the transformation of social norms, structures and institutions so that women and girls realize their rights and full potential. The report shows, for example, how social protection systems could include more women in informal employment, and recognize unpaid care and domestic work without reinforcing it as a female responsibility.

Unleashing the full promise of social protection requires systems working in tandem with public services and employment and other sectoral policies. Integrated, coordinated approaches recognize and support women's multiple roles as workers and caregivers. They are particularly important in responding to complex challenges posed by cascading crises, and in steering broader structural changes in economies and societies that lead towards sustainability, equality and social justice.

The report spotlights the delivery of social protection, a component receiving less attention so far from a gender and human rights perspective. Delivery systems include activities such as outreach, enrolment and the disbursement of benefits. But they are more than just a series of technical steps. Made up of people and relationships, they shape women's experiences of agency and dignity. As users, women can face heightened barriers to delivery. As the majority of social sector workers, women often work under extremely challenging conditions, despite their critical roles in connecting users to benefits and services. A rights-based approach can help policymakers and programme implementors to identify opportunities for greater access, agency and dignity at every stage of delivery.

The promise of social protection systems for gender equality, resilience and transformation stands or falls with the availability of adequate resources. Currently, global social protection expenditure remains insufficient, a shortfall disproportionately affecting women in low- and middle-income countries. The report shows that financing gaps are significant but not insurmountable. Resources available to governments for reinforcing gender-responsive social protection systems and other sustainable development

needs are not fixed. They are determined by tax policies, international cooperation, decisions on deficit spending, and the management of debt, trade, monetary policy and financial regulation. The report calls for a new generation of fiscal pacts – based on solidarity and redistribution within and between countries as well as an equitable international financial architecture – to deliver long-term, sustainable, affordable and sufficient financing for social protection, gender equality and sustainable development.

**CHAPTER 1.**

**Protracted crises,  
persistent poverty and the  
potential of gender-responsive  
social protection**

1

In recent years, repeated shocks have rocked the world, from the COVID-19 pandemic to food, fuel and financial crises, from the escalating climate emergency to eruptions of conflict. As a result, progress on gender equality and poverty eradication has stalled, and the achievement of the 2030 Agenda for Sustainable Development seems increasingly unlikely.

---

2

These events intersect with a larger “epochal crisis” rooted in an economic system that has failed to generate sufficient decent jobs, drives climate change and environmental destruction, and limits public investments in human well-being and sustainable development.

---

3

Women and girls bear the brunt of all these crises, reflecting inequalities in access to economic resources, greater responsibilities for unpaid care and domestic work, heightened exposure to gender-based violence, and limited voice and agency.

---

4

Repeated shocks push an ever-greater number of people into poverty at some point in their lives. Many more hover just above the poverty line, struggling with significant hardship. Globally, women and girls are overrepresented among the poor at all stages of the life course, reflecting gender- and age-specific risks and vulnerabilities.

---

5

Advancing towards inclusive, comprehensive, gender-responsive social protection systems is essential for putting the Sustainable Development Goals back on track. Operating alongside macro-economic and employment policies, such systems can reduce poverty and help transform economies and societies to be more equitable, sustainable and just.

---

6

Unleashing this potential requires pursuing transformation both as an outcome of social protection and as essential to every stage of policy and delivery processes. Core elements comprise improving the resilience and empowerment of women and girls in households and communities, making public institutions fully responsive to their rights and needs, and leveraging reforms to rebuild trust between citizens and the State.

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## A.

## Introduction

In recent years, repeated shocks have rocked the world, from the COVID-19 pandemic to food, fuel and financial crises. Violent conflict is a deadly reality for billions of people. Climate-related disasters and environmental crises continue to escalate, taking a disproportionate toll on the poorest countries and the most marginalized women and girls, even as they have contributed least to the problem. Destabilizing long-term economic trends exacerbate inequalities within and between countries, with prevailing development models failing to create decent jobs and livelihoods for many people, while concentrating wealth and power among a few. An ongoing cycle of economic crises, mounting debt and austerity prevents much-needed investment in social protection and public services. The effects include a worsening latent care crisis that leaves millions of children and care-dependent adults without support while imposing hard choices and enormous costs on women and girls.

Progress on gender equality and poverty eradication has stalled and the achievement of the Sustainable Development Goals (SDGs) by 2030 looks increasingly unlikely. Inclusive, gender-responsive social protection systems could help put the goals back on track by accelerating poverty eradication and providing basic income security across the life course (SDG1); stabilizing access to food and nutrition (SDG2); contributing to universal health coverage, access to sexual and reproductive health services, and reduced maternal mortality (SDG3); promoting access to education and lifelong learning (SDG4); recognizing unpaid care and domestic work and supporting more equal sharing of responsibilities for its provision (SDG5); realizing the promise of decent work, particularly for women and youth (SDG8); fostering solidarity and redistribution to reduce inequalities within

and between countries (SDG10); cushioning the impact of climate-related disasters and bolstering adaptation and mitigation efforts (SDG13); and reinvigorating broken social contracts for more peaceful and inclusive societies (SDG16).

Beyond its value in accelerating sustainable development, social protection is a human right, first recognized as such in the Universal Declaration of Human Rights, adopted on the heels of the Second World War. Since then, the conventions and recommendations of the International Labour Organization (ILO), such as the Social Security (Minimum Standards) Convention, 1952 ([No. 102](#)) and the Social Protection Floors Recommendation, 2012 ([No. 202](#)) have provided further guidance on the core principles of rights-based, universal social protection systems.<sup>1</sup>

In 2019, at its sixty-third session, the Commission on the Status of Women stressed the importance of establishing or strengthening inclusive and gender-responsive social protection systems, including floors.<sup>2</sup> In 2022, at its sixty-sixth session, it recognized equal access to social protection as a lever for strengthening the resilience and adaptive capacities of women and girls in the context of climate change, environmental degradation and disaster risk reduction.<sup>3</sup> The potential of digital technologies for promoting access to social protection was highlighted at the sixty-seventh session in 2023, alongside concerns that women's and girls' limited access to education, digital literacy and skills might exacerbate gender gaps in social protection coverage.<sup>4</sup> Most recently, at its sixty-eighth session in 2024, the commission called on Member States to expand fiscal space and strengthen institutions to end women's poverty, including through investments in inclusive, comprehensive and universal social protection systems.<sup>5</sup>

Building on these normative commitments and previous editions of the *World Survey on the Role of Women in Development*, this report takes stock of progress, gaps and challenges in building comprehensive, gender-responsive social protection systems, including social protection floors. It provides concrete examples and recommendations on how these systems can do better in protecting women and girls from poverty and deprivation, strengthening their resilience to shocks, and contributing to the transformation of social norms, structures and institutions so that women and girls may realize their rights and full potential (see Box 1.1 on definitions and terminology).

This chapter starts with an overview of the current context, highlighting how rising inequalities within and between countries heighten vulnerability and

diminish the capacities of countries, communities, households and individuals to act collectively in the face of repeated shocks and crises (see Section B). It provides insights on how gender, poverty and vulnerability intersect across the life course, and how women and girls may be forced into harmful coping strategies (see Section C). The chapter then argues that social protection systems could play an important role in promoting gender equality, resilience and transformation by taking a multipronged approach. This would include the greater responsiveness of core social protection functions to gender-specific needs and constraints; a focus on policy design and delivery centred on the dignity and agency of women and girls; and an enabling institutional and financing framework that promotes solidarity and redistribution (see Section D).

### BOX 1.1

#### A note on terminology

This report understands **social protection** as a set of policies and programmes designed to reduce and prevent poverty, vulnerability and social exclusion throughout the life course.<sup>a</sup> Policies and programmes might include contributory social insurance, non-contributory tax-funded transfers, social care services, public works programmes and other schemes guaranteeing basic income security and access to essential services. A national **social protection system** comprises the gamut of schemes in a given country as well as the processes required for their operation, including legal frameworks, functional and technical capacities, governance, financing and delivery mechanisms.

Gender and other inequalities are key drivers of poverty, vulnerability and social exclusion. Social protection systems that lack a gender perspective will therefore fail to deliver on core social protection goals. **Gender-responsive approaches** actively seek to respond to gender-specific risks, vulnerabilities and constraints, including those stemming from women's lesser access to resources, their disproportionate responsibility for unpaid care and domestic work, their heightened exposure to gender-based violence, and their lack of voice and agency in decision-making. Such approaches acknowledge that the nature and intensity of risks and constraints vary across the life course, reflect diverse contexts and types of crises, and are shaped by the intersections of gender with other structural inequalities, including those based on income, race and ethnicity. Context-specific assessments

*Continues on next page* >

of these dynamics can guide gender-responsive policy choices and provide a baseline to evaluate how well social protection schemes respond to the varying needs of women and girls and men and boys.<sup>b</sup>

Gender equality advocates have called for more ambitious, **gender-transformative approaches to social protection**.<sup>c</sup> The report supports this ambition by showing that social protection can and should contribute to transforming structures, norms and institutions that perpetuate gender and other inequalities. This requires viewing transformation as both a goal of social protection and a process of putting the agency, dignity and empowerment of women and girls at the centre of policy design, coordination, financing, implementation, and monitoring and evaluation. To realize its transformative potential, social protection also needs to operate in tandem with other economic and social policies that promote the capabilities of women and girls and strengthen women's access to decent work and sustainable livelihoods.

While the focus in this report is on **formal government-sponsored** social protection schemes, **informal family, kinship and community support** networks make enormous contributions to reducing poverty and vulnerability, particularly amid shocks and crises. During COVID-19, for example, women's groups mobilized community networks to distribute food aid, organize care and provide services for gender-based violence survivors.<sup>d</sup> These efforts, orchestrated largely by ethnic minority women and other marginalized groups, constituted an important but fragile informal safety net. While there is scope for synergies and coordination between formal and informal social protection efforts, particularly in delivering “last mile” services, this requires true partnerships. These must be based on recognition and support for community-driven initiatives in order to avoid “low-road” strategies that simply rely on the unpaid or underpaid labour of women in marginalized communities.

**Note:** <sup>a</sup> SPIAC-B n.d.; <sup>b</sup> Holmes and Jones 2010; <sup>c</sup> UNICEF Innocenti 2020; <sup>d</sup> UN-Women and UNDP 2022.

## B.

## Repeated crises and escalating inequalities have become a toxic combination

There has been no respite from the recent spate of shocks and crises pressuring the lives and livelihoods of women and girls. These shocks intersect with an even larger “epochal crisis”<sup>6</sup> rooted in an economic system that, despite significant cross-country variations, consistently fuels climate change and environmental destruction; fails to create decent jobs and sustainable livelihoods for the majority of the world’s people; and freerides on women’s unpaid and underpaid labour.<sup>7</sup>

Unsustainable patterns of production and consumption drive the overexploitation of natural resources, dramatic losses of biodiversity and the rapid advance of the climate crisis.<sup>8</sup> As global temperatures break new records, extreme weather events cause flooding, droughts, wildfires, food shortages, health problems and major damage to ecosystems and human habitats. In the past 20 years, the number of climate-related disasters has nearly doubled.<sup>9</sup> Desertification and land degradation are undermining the livelihoods of millions of people, spreading food insecurity and increasing morbidity. In 2022, more than one in four women (27.8 per cent) and men (25.4 per cent) experienced moderate or severe food insecurity.<sup>10</sup>

Short-term boom-and-bust cycles, driven by excessive financialization and weak regulation, have come at the expense of decent work, public investment in human well-being and longer-term sustainable development. Globally, the majority of workers – 58.2 per cent – is in the informal economy with low earnings, minimal labour rights and limited access to social protection.<sup>11</sup> In most countries, women are overrepresented among informal workers. Rates of informal work are particularly high in low-income countries, at 92.1 per cent of women’s employment and 86.7 per cent of men’s employment. While rapid technological and digital

innovations, including automation and artificial intelligence, hold important potential for growth and job creation, they also risk deepening pre-existing labour market inequalities and creating new digital divides, including between women and men.<sup>12</sup>

Inadequate investments and repeated waves of austerity have left millions of children, older people, and people with disabilities without services they need, while imposing enormous costs and difficult choices on women and girls, who shoulder the bulk of unpaid care and domestic work everywhere. After a temporary expansion in response to the COVID-19 pandemic, most governments scaled back public spending in 2021. Stifling debt burdens increasingly constrain the ability of low- and middle-income countries to invest in more and better social protection and public services. By 2023, 48 countries – home to 3.3 billion people – were spending more on debt interest payments than on health or education.<sup>13</sup>

World military expenditure has not seen similar constraints. It increased in 2022 for the eighth consecutive year, reaching \$2.24 trillion<sup>14</sup> – more than seven times as much as what is needed to fill the financing gap for universal social protection floors in low-income countries.<sup>15</sup> This demonstrates that resources are available but are not being channelled to fulfil human rights and sustainable development obligations and commitments. Instead, they are fueling the highest number of conflicts since the end of the Second World War.<sup>16</sup> In 2022, the number of women and girls living in conflict-affected countries reached 614 million, a 50 per cent increase from 2017.<sup>17</sup> Conflict, war and political instability have catastrophic consequences in the short and long terms, often ushering in protracted low development

trajectories and mass displacement. By the end of 2023, more than 117 million people were forcibly displaced, fleeing war, violence and persecution – with women and girls representing half of all forcibly displaced refugees.<sup>18</sup> A staggering 360 million people needed humanitarian assistance.<sup>19</sup> The upsurge in violence and protracted conflict is intensifying fragmentation and geopolitical gridlock on the international stage, working against the urgent need for global cooperation.<sup>20</sup>

Similarly, a deep sense of insecurity is eroding trust and solidarity and undermining the ability of societies to act together as existential threats mount. Many citizens perceive States as consistently failing to meet their demands and expectations, which feeds disenchantment and political polarization, and undercuts democratic principles and values.<sup>21</sup> Populist movements, particularly on the political right, have capitalized on these trends, blaming political elites, bureaucrats and experts for both economic and cultural grievances.<sup>22</sup> Financial crises have heightened political polarization and right-wing affiliation, with far-right parties increasing their vote share by 30 per cent on average after such events.<sup>23</sup> Across countries and regions, movements and parties that propagate xenophobic, regressive nationalism and climate denialism, often alongside anti-immigrant and anti-gender rhetoric, are on the rise.<sup>24</sup>

The confluence of economic, political, social and environmental crises with rising levels of inequality within and between countries is not coincidental. Inequality is both a root cause and an amplifier of crises,<sup>25</sup> and drives differences in vulnerability. In contrast to approaches that see vulnerability as an innate characteristic of certain groups,<sup>26</sup> this report understands it as contextual and intersectional, produced by historical, geographical, political, ecological, economic and social dynamics.<sup>27</sup> By shaping the exposure of countries, communities, households and individuals as well as their capacity to respond, these dynamics ultimately determine whether a hazard has more or less catastrophic consequences and for whom.

The climate crisis is a salient example. The latest Intergovernmental Panel on Climate Change assessment report recognizes that both the responsibility for the climate crisis and the ability of countries and communities to respond have been shaped by histories of systemic racism, colonialism and imperialism.<sup>28</sup> The industrialization of today's high-income countries was built, to a large extent, on the enslavement and exploitation of people and natural resources in the Global South.<sup>29</sup> In the process, the Global North has generated 68 per cent of cumulative global emissions and 92 per cent of excess emissions since 1850.<sup>30</sup> Today, countries in the Global South who have least contributed to the crisis are not only more exposed to climate hazards but also more constrained in their capacity to prepare, respond and adapt, including through robust social protection.

Within countries, crises tend to push those who are already disadvantaged even further behind, while elites often shield themselves from the worst impacts or even exploit crises for profit and further gain. With wage growth lagging behind price inflation in most countries between 2018 and 2023, workers have seen their real incomes dwindle. By contrast, corporate profit shares have risen above their long-term trend and billionaires continue to register extraordinary increases in wealth.<sup>31</sup> In most high-income countries and in several middle-income countries, income inequality was rising even before the pandemic, including in the world's most populous countries, China and India. Other countries have shown a declining trend. Countries where inequality has grown are home to more than two thirds (71 per cent) of the world's population.<sup>32</sup>

Vertical inequalities based on income intersect with horizontal inequalities linked to age, gender, race, ethnicity, nationality, disability and other markers, rendering some groups more vulnerable to shocks than others. For women, girls and gender-diverse people, vulnerability is inseparable from multiple and intersecting inequalities shaping their everyday lives. Persistent inequalities

in access to decent work and economic resources, restricted expressions of agency and decision-making power, disproportionate responsibility for unpaid care and domestic work and the pervasiveness of gender-based violence all amplify vulnerability during shocks and crises.

This report therefore views efforts to strengthen the resilience of individuals, households and communities as inseparable from those to uproot inequalities. Social protection systems, policies and programmes can be designed to redistribute resources and opportunities vertically (towards

lower-income groups) and horizontally (towards groups that face other forms of discrimination). Operating alongside macroeconomic and employment policies, robust, gender-responsive social protection systems are essential in development strategies to eradicate women's poverty and transform economies and societies so they are more sustainable and just. Unleashing this transformative potential requires going beyond narrowly targeted social safety nets, actively promoting solidarity and redistribution, and responding to the multidimensional nature of gender inequality (see Box 1.2).

### BOX 1.2

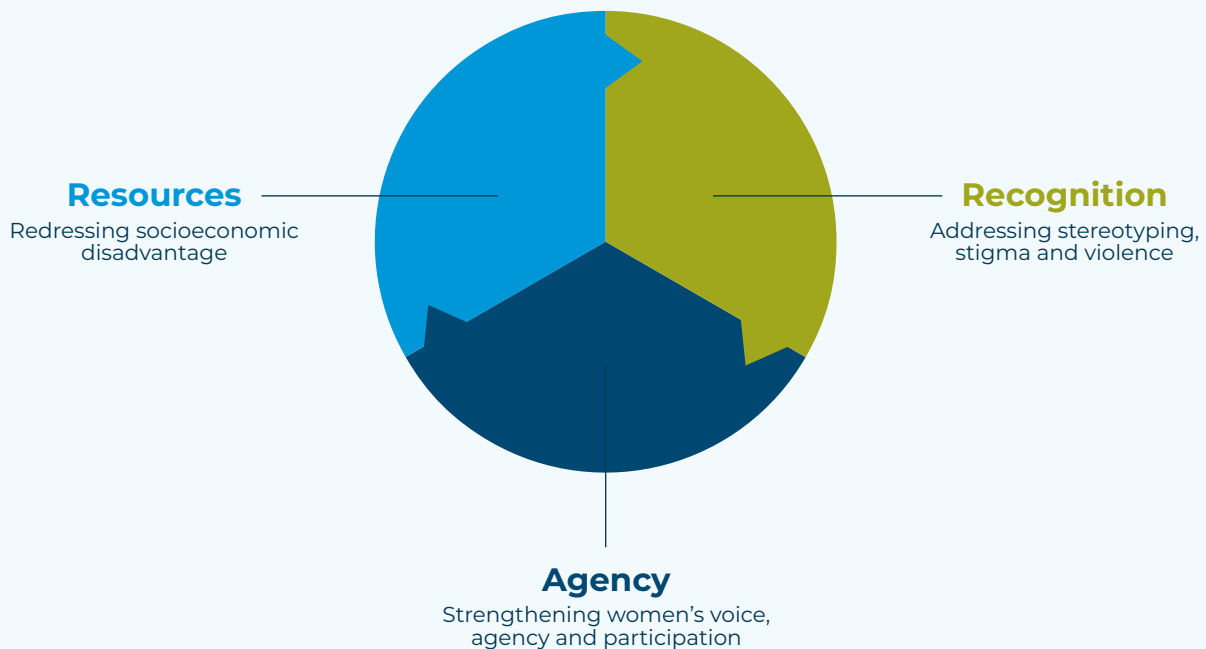
### Gender-responsive social protection acts on multiple fronts

Gender is not just an attribute of individual identity. A set of institutions – comprising formal and informal rules, norms and practices – situates women and men in unequal relations of power that operate across both “private” (families, households) and “public” (States, markets) spaces.<sup>a</sup> Gender combines and intersects with other “structures of constraint”<sup>b</sup> based on age, class, ethnicity, race and sexuality, among others, to uphold economic inequalities and status hierarchies. This process empowers some groups while disempowering others. Across the globe, gender inequalities in access to resources, including income and time, remain pervasive, reinforced by discriminatory social norms, gender stereotypes and stigma. These devalue the work, knowledge and experiences of women and girls, and constrain their ability to act, individually or collectively, to challenge their subordination.

Based on this intersectional and multidimensional understanding of gender inequality, and in line with international human rights standards, this report holds that the transformation of social structures and the institutions that sustain them is only possible when changes occur in concert along three dimensions – resources, recognition and agency.<sup>c</sup> Accordingly, gender-responsive social protection systems should be geared towards redressing women's socioeconomic disadvantages while also countering gender stereotypes, stigma and gender-based violence, and strengthening women's voice, agency and participation (see Figure B1.2). This process includes the meaningful participation of women and girls and their organizations in policy design, implementation, monitoring and evaluation.

*Continues on next page* >



**FIGURE B1.2** The three dimensions of gender equality

**Note:** <sup>a</sup> Htun and Weldon 2018; <sup>b</sup> Folbre 1994; <sup>c</sup> Fredman and Goldblatt 2015.

## C.

### Where poverty and gender intersect, pernicious vulnerabilities result

Inequality amplifies the vulnerability of marginalized groups while inhibiting poverty eradication and collective action. According to a United Nations simulation, a 2 per cent average annual increase in income inequality in developing countries from 2022 to 2030 could increase the global poverty headcount by close to 200 million people.<sup>33</sup> The pace at which economic growth reduces poverty is slower in countries with high initial inequality,<sup>34</sup> characterized by a concentration of wealth and income that limits fiscal space for poverty reduction, and economic elites who consolidate power and privilege at the expense of poorer populations.<sup>35</sup>

Where poverty intersects with horizontal inequalities, including gender, it gives rise to particularly pernicious forms of disadvantage and vulnerability, sometimes lasting over lifetimes or generations. An understanding of the gender dimensions of poverty and vulnerability is critical for social protection systems to effectively respond to the rights and needs of women and girls in both “normal” times and crises. This section provides a global and regional picture of women’s poverty and vulnerability across the life course. It shows how poverty is a highly dynamic process, with a significant proportion of households and individuals moving in and out of it over time, a pattern of

vulnerability that narrowly poverty-targeted social protection schemes are unlikely to address. Where life course events and systemic shocks overlap, build on and compound one another, they may push households and individuals to resort to adverse coping strategies, with detrimental implications for the well-being and future resilience of women and girls of all ages.

### **C.1 POVERTY RATES VARY ACROSS THE LIFE COURSE BUT ARE CONSISTENTLY WORSE FOR WOMEN**

Poverty is a state of deprivation, indicating a standard of living below a minimum level defined in monetary or other terms. Various measures of poverty exist (see Box 1.3), but the most widely used reference is the global poverty line, whereby a household is considered poor if the per capita consumption or income of its members falls below \$2.15 per day. This is defined as “extreme poverty”.<sup>36</sup>

Before COVID-19, extreme poverty had declined significantly, even if the pace of reduction was slowing. Extreme poverty fell from 10.9 per cent of households globally in 2015 to 9.6 per cent in 2019.<sup>37</sup> For women and girls, the rate fell from 11.4 per cent in 2015 to 10.1 per cent in 2019. COVID-19 derailed this progress, with extreme poverty rising to 10.7 per cent in 2020 for all households and to 11.1 per cent for women and girls. The slow and uneven recovery from the pandemic is evident in the fact that 9.4 per cent of the world’s population remained in extreme poverty in 2024.

UN-Women’s projections for 2024 indicate that nearly 10 per cent of women and girls live in households in extreme poverty compared to just over 9 per cent of men and boys. That translates into 22 million more poor females than males.<sup>38</sup> Using the higher international poverty lines of \$3.65 and \$6.85 per person per day raises these proportions to 25.4 per cent and 47.5, respectively, for females, and 24.7 per cent and 46.8, respectively, for males.<sup>39</sup> If current trends continue, 8 per

cent of women and girls will continue to live in extreme poverty in 2030, compared to 7.6 per cent of men and boys.

Reflecting global inequalities, the proportion of women and girls in poor households is highest in countries of the Global South, specifically in sub-Saharan Africa and Central and Southern Asia (see Figure 1.1). Conflict and climate change make matters worse. Women and girls in extremely fragile contexts are 7.7 times more likely to live in households under the \$2.15 poverty line than women and girls in non-fragile contexts. Under a worst-case climate scenario, up to 158.3 million more women and girls could be pushed into poverty by midcentury, exceeding the number of men and boys by 16 million. The number of food-insecure women and girls could rise by as much as 236 million, compared to 131 million more men and boys.<sup>40</sup>

Higher-income countries in Europe, North America and Australia and New Zealand tend to use both higher absolute poverty lines as well as relative income poverty thresholds to measure poverty. The European Union, for example, applies a composite measure showing that around 94.6 million people were at risk of poverty or social exclusion in 2023, equivalent to 21.4 per cent of the population.<sup>41</sup> This risk was particularly high among women, young adults, people with limited education and unemployed persons.

Gender gaps in poverty vary but are visible at all stages of the life course, reflecting gender- and age-specific risks and vulnerabilities. Globally, children aged 0 to 14 years comprise almost 40 per cent of people in extreme poverty. At ages 0 to 4, girls are more likely than boys to live in poverty (11.6 per cent compared to 10.5 per cent, respectively). This finding, however, is largely driven by differences in poverty rates in Central and South Asia,<sup>42</sup> where 14 per cent of girls live in poor households compared to 10 per cent of boys. This likely reflects the effects of son preference, which is widespread, particularly in India, and plays out in different ways



**BOX 1.3****Measurements provide insights into poverty – with limitations**

Poverty measurement definitions vary globally. The extreme poverty line, set at \$2.15 a day, reflects the value of national poverty lines in some of the poorest countries. The World Bank also tracks poverty at \$3.65 a day for lower-middle-income countries and \$6.85 a day for upper-middle-income countries. Additionally, most countries set a national poverty line, which typically represents the monetary threshold below which a person's basic needs cannot be met given the country's economic and social circumstances. These lines vary widely and are often revised as countries develop; high-income countries typically have higher absolute poverty lines than lower- and middle-income ones.<sup>a</sup>

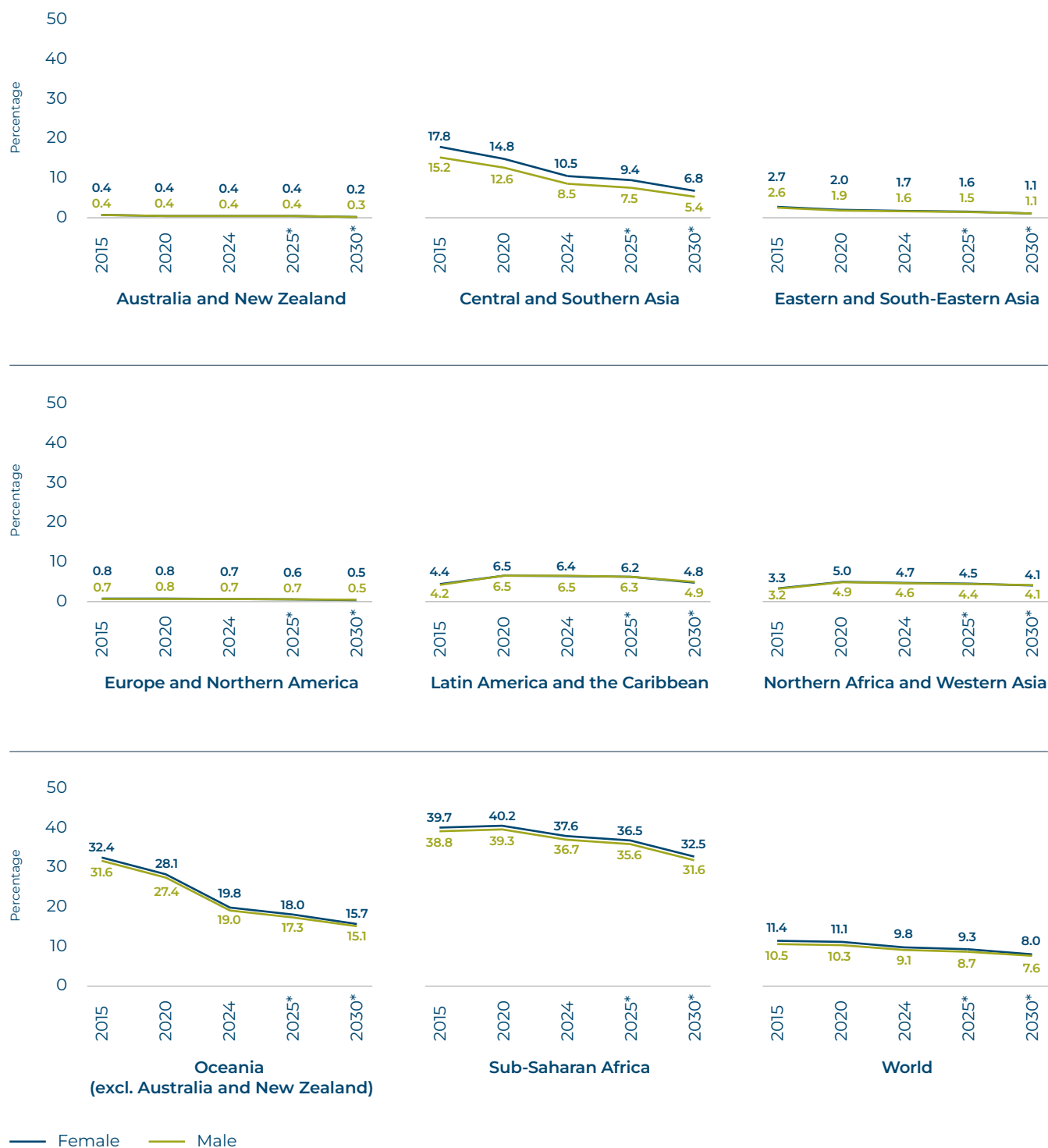
In high-income countries, the use of relative poverty measures is also common. In European Union countries, for example, the rate of being at risk of poverty is defined as the share of people with an equivalized disposable income below 60 per cent of the national median equivalized disposable income after social transfers.<sup>b</sup> This metric is extended to those who suffer severe material and social deprivation and/or live in a household where adults worked for 20 per cent or less of their total combined work-time potential during the previous 12 months. The risk of poverty or social exclusion in the European Union in 2023 was higher for women at 22.4 per cent compared to men at 20.3 per cent.<sup>c</sup>

For women and girls who face multiple and intersecting forms of discrimination, deficits in income, health care, housing and education tend to cluster and compound one another.<sup>d</sup> Income-based poverty measurements fail to capture this complex experience. To address it, multidimensional poverty measures have emerged.<sup>e</sup> While these measures have incorporated individual-level variables such as education and health, however, they continue to rely strongly on household-level variables, such as access to housing or infrastructure. They also exclude critical aspects intrinsically intertwined with women's and girls' experience of poverty, including their exposure to gender-based violence, lack of voice and agency, and heightened time poverty.<sup>f</sup>

Individual-level data on poverty are not systematically collected through household surveys. An untold number of women living in non-poor households have no or limited access to their own income and no or little say in how household resources may be used. They are de facto income poor and likely to face many other deprivations yet remain uncoun- ted and invisible. One study of 30 countries in sub-Saharan Africa found that about three quarters of underweight women and undernourished children did not live in the poorest 20 per cent of households.<sup>g</sup> Despite their limitations, global and regional estimates of income poverty by sex and age provide relevant insights into the scale of the challenge and variations across the life course.

**Note:** <sup>a</sup> World Bank n.d.; <sup>b</sup> Eurostat 2021; <sup>c</sup> Eurostat 2024; <sup>d</sup> UN-Women 2018; <sup>e</sup> UNDP and OPHI 2023; <sup>f</sup> Madrigal et al. 2023; General Assembly of the United Nations 2019a; <sup>g</sup> Brown et al. 2017.

**FIGURE 1.1** Female and male extreme poverty rates based on the \$2.15 international poverty line, 2015–2030 projections



**Source:** UN-Women and Frederick S. Pardee Center for International Futures calculations based on the latter's International Futures Platform 2023.

**Note:** \* Indicates estimates are projections.

across income strata. While poor households may keep having children until a boy is born, non-poor households can practice son preference through family planning technologies, including sex-selective abortion.<sup>43</sup> Child poverty increased dramatically during the COVID-19 pandemic, including in many high-income countries. In the European Union, for example, the number of children experiencing severe material deprivation increased by 19 per cent, or close to 1 million, in 2020.<sup>44</sup>

Gendered social norms become increasingly salient during adolescence, when girls and boys find themselves facing distinct vulnerabilities. While boys are more likely to engage or be forced into child labour, for example, adolescent girls are at a higher risk of child, early and forced marriage. They may shoulder early and often intense care responsibilities, with negative impacts on educational attendance and completion.<sup>45</sup> Because girls tend to get married and have children at a younger age than boys and because having children is associated with higher poverty, females aged 15 to 24 years are overrepresented among those living in poor households globally, where again the effects are largely being driven by differences in poverty rates in Central and South Asia, where 12 per cent of females live in extremely poor households, compared to 6 per cent of males.<sup>46</sup>

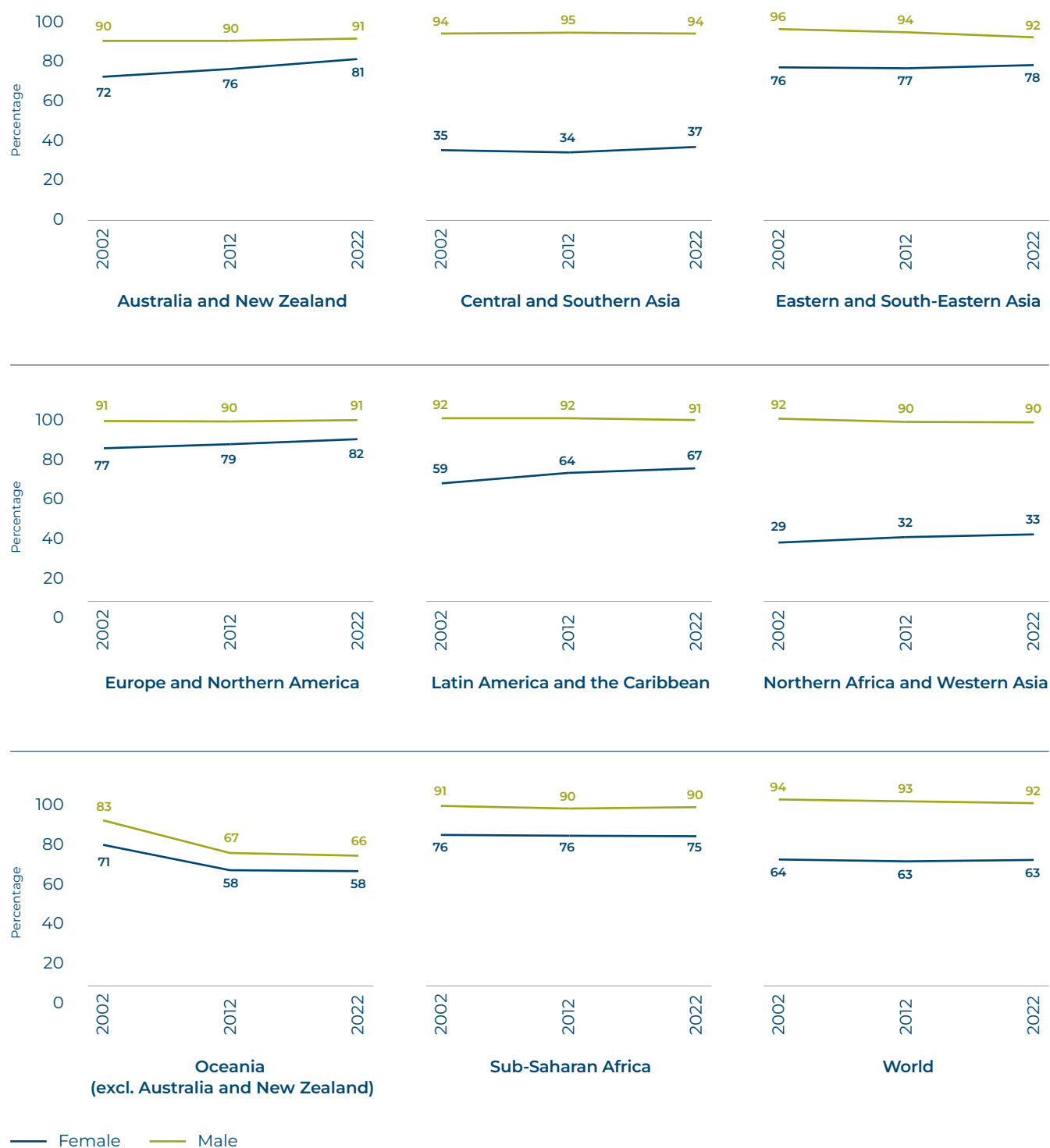
Adolescence is also when the foundations for successful school-to-work transitions are laid. The data speak volumes about the barriers that young women continue to encounter. In 2022, young women aged 15 to 24 years were more than twice as likely as young men (32.1 per cent compared to 15.4 per cent, respectively) to not be in education, employment or training (NEET).<sup>47</sup> The highest NEET rates and largest gender gaps are in Central and Southern Asia (48.7 per cent of women compared to 15.4 per cent of men) and Northern Africa and Western Asia (40.2 per cent of women compared to 17.8 per cent of men). A lack of available employment opportunities; early and extensive care responsibilities, including among single mothers; and social norms

determining types of employment deemed suitable for women and defining expectations about marriage and motherhood all play roles in perpetuating labour market disadvantages among young women. For many, NEET is a more permanent status than for young men.<sup>48</sup> Where young people do find employment, it is often precarious, characterized by a significantly higher prevalence of informality than employment among workers aged 25 to 64.<sup>49</sup>

Inequalities in paid employment remain key drivers of women's heightened poverty risk well into adulthood. Even before the pandemic, progress in closing the global gender gap in labour force participation rates had stalled, occupational segregation and gender wage gaps remained pervasive, and the majority of the world's working women were stuck in informal and precarious jobs with few rights and protections. COVID-19 exacerbated these trends, taking a disproportionate toll on women's jobs and livelihoods. By 2022, women's employment rates had barely recovered to pre-pandemic levels. Globally, 63 per cent of women aged 25 to 54 were in the labour force in 2022 compared to 91 per cent of men of the same age (see Figure 1.2).<sup>50</sup> Gender gaps in labour force participation were particularly pronounced in Northern Africa and Western Asia as well as Central and South Asia.

The unequal division of unpaid care and domestic work exacerbates women's labour market disadvantages and poverty risks. Globally, women carry out almost three times as much unpaid care and domestic work as men.<sup>51</sup> While living with a partner and having at least one child below age 6 reduces women's labour force participation rate, the opposite effect is observed for men, whose participation increases with the presence of a child.<sup>52</sup> Mothers also bear a significant penalty in terms of wages, while for most men, fatherhood results in a wage "bonus". Social norms that construct childcare and domestic work (cooking, cleaning, etc.) as maternal responsibilities and breadwinning as a paternal duty underpin

**FIGURE 1.2** Labour force participation rate among individuals aged 25–54, by sex and region, 2002–2022



Source: UN-Women calculations based on ILOSTAT 2024 and United Nations Population Data Portal 2024.

these unequal outcomes. When elderly family members require care, women are most likely to assume this labour as well.

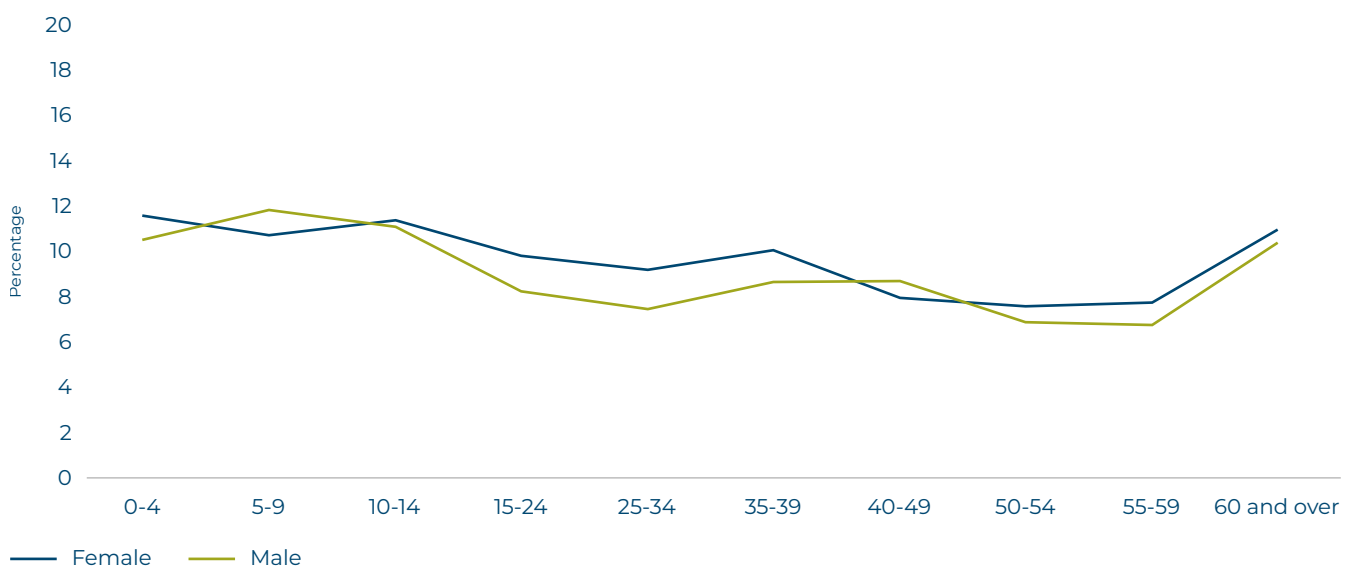
Gender poverty gaps among those aged 25 to 34 are a stark reflection of these dynamics, with 9.2 per cent of women and 7.4 per cent of men in this age group living in poor households. Women in this cohort are 24 per cent more likely to live in poor households than men (see Figure 1.3).<sup>53</sup> These years are pivotal as many women and men juggle income earning with care for young children. The presence of a child under 5 in the household increases income poverty rates for women by 4.9 percentage points but only 2.6 percentage points for men.<sup>54</sup> Women are far more likely than men to live in single-parent households, which tend to be poorer than households of couples with or without children.<sup>55</sup>

As discussed in the 2019 *World Survey on the Role of Women in Development*, women with intense care responsibilities often experience time poverty

in addition to income poverty. This double bind carries a high risk of capability depletion, including a deterioration of physical and mental health and experiences of tiredness, sleeplessness, reduced self-worth and insufficient time to participate in community life.<sup>56</sup>

After a lifetime of disadvantage, women end up with fewer savings and assets in old age and increased risks of poverty as a result. Global statistics on extreme poverty bear this out to some extent but not fully. Women aged 55 to 59, for example, are more likely to live in extreme poverty than men (7.7 per cent compared to 6.8 per cent, respectively). For those aged 60 and over, poverty rates for women are 10.9 per cent compared to 10.4 per cent for men. In countries of the Organization for Economic Co-operation and Development (OECD), many of which are at more advanced stages of population ageing, the average old-age poverty rates for women and men (measured in relative terms) are 16.6 and 11.1 per cent, respectively.<sup>57</sup>

**FIGURE 1.3** Extreme poverty rates based on the \$2.15 international poverty line in 2024, by age and sex, global



**Source:** UN-Women and Frederick S. Pardee Center for International Futures calculations based on the latter's International Futures Platform 2023.

Since women outlive men by five years on average,<sup>58</sup> they constitute a larger share of the older population and hence a significant portion of older people in poverty. Currently, people over age 65 comprise the world's fastest growing age group.<sup>59</sup> By 2050, it is projected that, out of 1.6 billion older people, women will be 54 per cent of the population aged 65 and above and 59 per cent of those aged 80 and above.<sup>60</sup> Women not only live longer but also spend more of their lives in ill health or with a disability. They will live primarily in lower- and middle-income countries, raising questions about how to meet increasing demands for income security, care and support.

Multiple and intersecting forms of discrimination compound life-course risks and vulnerabilities for many women, girls and gender-diverse people. For women and girls with disabilities, for example, a pervasive lack of accessibility and ableist social norms restrict access to education and employment, leaving them more vulnerable to poverty.<sup>61</sup> Based on 2019 data for 14 countries, women with disabilities were 9.3 percentage points less likely to be employed than men with disabilities, 29.3 percentage points less likely than women with no disabilities and 48.5 percentage points less likely than men with no disability.<sup>62</sup>

### **C.2 A VOLATILE ENVIRONMENT MAKES STAYING OUT OF POVERTY HARDER, MORE SO FOR WOMEN**

Poverty is not a static phenomenon. Static analyses thus provide only limited insights.<sup>63</sup> A better understanding of the dynamic processes influencing the persistence and/or elimination of poverty is critical for an effective policy response, including through social protection.<sup>64</sup> This has acquired renewed urgency at a moment of multiple crises, when compounding shocks and stressors can create a context of “relentless adversity”<sup>65</sup> that erodes household resources and continuously depletes the capabilities of individuals, entrenching

chronic poverty and making ever-more people vulnerable to impoverishment.

Researchers have studied the mechanisms by which poverty is reproduced and transmitted across lifetimes and generations. Panel surveys, which follow individuals and/or households over time, provide important insights. Long before the pandemic, such surveys showed that there were no fixed categories of “poor” and “non-poor”; a significant share of households moved in and out of poverty.<sup>66</sup> In South Africa, for example, about three quarters of the population was affected by poverty between 2008 and 2017, being persistently poor, temporarily poor or teetering on the brink of poverty.<sup>67</sup> Studies in a range of countries show that poverty escapes are often fragile and that downward mobility affects a significant share of the “non-poor”. In Nigeria, for example, only 6 per cent of households managed to move and stay out of poverty from 2010–2011 to 2015–2016.<sup>68</sup> In the State of Palestine, more than half of households that left poverty in 2014 were back in it in 2018.<sup>69</sup>

Analysis of data on rural Bangladesh, Peru and the United Republic of Tanzania for this report confirm the dynamic nature of poverty. Rates of *chronic poverty* and *sustained poverty escapes* at the reference poverty line in each country are both relatively low. A significant share of households has experienced *transient poverty*, however, escaping poverty but then falling back into it, hovering around the poverty line or becoming impoverished over time.<sup>70</sup> A large share of households considered *never poor* at the reference poverty line ended up in transient or chronic poverty based on higher poverty benchmarks. This points to significant underlying and often chronic vulnerability stretching across income and/or expenditure categories.

More granular analyses of panel data, combined with qualitative evidence, identified a number of triggers of downward mobility and impoverishment. Among them are shocks related to ill-health, natural disasters, and systemic stressors, such as food price hikes and land degradation.

Household, family, and gender dynamics play a role as well. For example, an increase in the share of dependents, including children, relative to income earners in the household, was associated with a higher risk of backsliding in Bangladesh, Ethiopia, Peru, South Africa and the United Republic of Tanzania.<sup>71</sup>

Constraints on women's and girls' agency and access to resources within and beyond the household also matter. In Uganda, greater asset ownership reduced the risk of backsliding among male-headed households but increased the likelihood among female-headed households, a finding that could be related to the latter's increased exposure to theft and asset-grabbing.<sup>72</sup> Similarly, male-headed households were less likely to fall back into poverty if they owned a non-farm enterprise. The same association did not hold for female-headed households, possibly because they tend to engage in less capital-intensive and potentially less profitable enterprises and have less

access to hired labour. In Bangladesh, life histories highlighted dowry payments for girls as an important driver of backsliding.<sup>73</sup>

Recent panel surveys have incorporated questions on social protection and individual control of assets that allow a more detailed exploration of gender-specific vulnerabilities and sources of resilience to shocks.<sup>74</sup> Data from rural Bangladesh, Peru and the United Republic of Tanzania showed, for example, that female-headed households were more likely to report severe impacts from shocks than male-headed households. A closer look at whether women's educational achievements, access to resources and agency within and outside the household could support resilience revealed a mixed picture (see Box 1.4). Further, access to social protection seemed too limited to provide effective protection against shocks, with women less likely than men to rely on government assistance and more likely to turn to family and friends for support.

#### BOX 1.4

#### Gender and poverty dynamics in rural Bangladesh, Peru and the United Republic of Tanzania

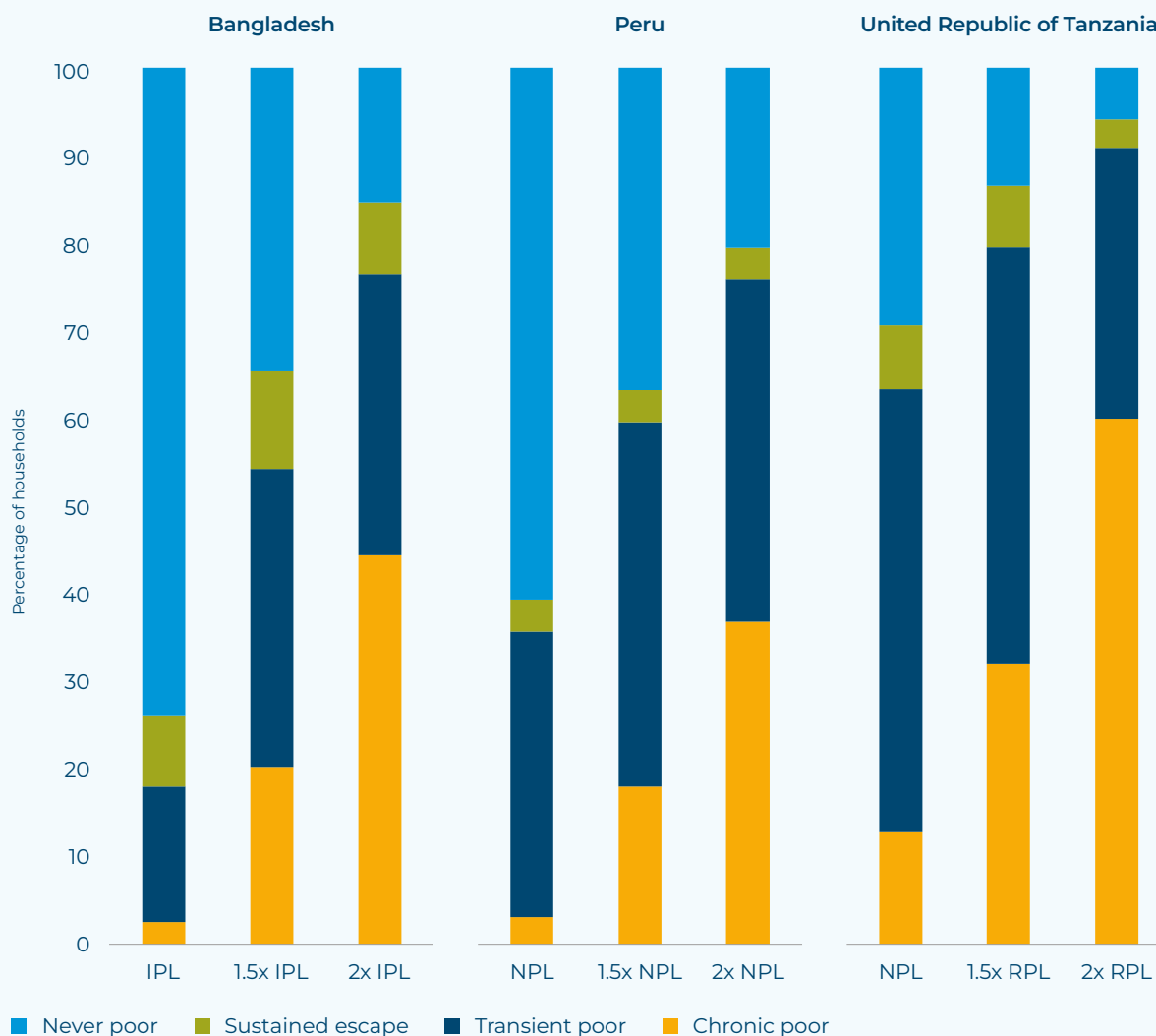
To understand gender and poverty dynamics in the context of repeated shocks, UN-Women commissioned a mixed-methods research study on households with different poverty trajectories. The analysis covered rural Bangladesh (2011–2019), Peru (2017–2021) and the United Republic of Tanzania (2008–2019).

#### A large share of households is vulnerable to poverty over time

Data showed relatively low rates of chronic poverty (less than 5 per cent in rural Bangladesh and Peru, and 13 per cent in the United Republic of Tanzania) and sustained poverty escapes (less than 10 per cent in all countries) at the reference poverty line in each country (see Figure B1.4). Yet transient poverty rates were high, ranging from 16 per cent in rural Bangladesh to 33 per cent in Peru to 50 per cent in the United Republic of Tanzania. A large share of households considered “never poor” at the reference poverty line would experience transient or chronic poverty based on higher benchmarks, indicating significant and often chronic risk and vulnerability across income and expenditure categories.

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**FIGURE B1.4** Poverty trajectories of households in rural Bangladesh (2011–2019), Peru (2017–2021) and the United Republic of Tanzania (2008–2019) at different poverty lines



**Note:** IPL refers to trajectories constructed using the international \$1.90 poverty line (currently revised to \$2.15 per person per day); NPL refers to the national poverty line; RPL refers to the relative poverty line comprising the bottom two expenditure quintiles.

Across the three countries, only around half of households that were “never poor” using the reference poverty line remained “never poor” at a higher (1.5 times) poverty line.

When disaggregated by sex, the shares of women and men living in chronically poor, transient poor, sustained escape and never poor households were similar, with the exception of the United Republic of Tanzania where women were underrepresented in never poor and sustained escape households.

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**Women in households with a higher share of dependents have a greater risk of poverty**

Across the three countries, non-poor households were smaller in size and had higher levels of secondary school completion, greater engagement in non-farm enterprises and lower shares of dependents, including children. An increase in the number of children and other dependents (relative to potential income earners in the household) was associated with a higher probability of chronic poverty and a lower probability of resilience. For example, an increase in the number of children was on average associated with a 9 to 11 percentage-point higher probability of transient poverty.

**Single mothers and other women-headed households in poverty are hardest hit by shocks**

Shocks were associated with downward poverty trajectories in all three countries. Self-reported economic shocks, ill health, climate-related disasters, conflict or displacement affected 20 per cent of households in Bangladesh, 32 per cent in Peru and 65 per cent in the United Republic of Tanzania. The consequences were particularly severe for households in poverty headed by a woman. Data from Peru and the United Republic of Tanzania showed that a larger share of poor women-headed households reported losing income and assets because of shocks (17 and 33 per cent per country, respectively) compared to poor households headed by men (9 and 18 per cent, respectively) and non-poor women-headed households (7 per cent in both countries). In Bangladesh, a higher proportion of poor women-headed households reported extremely severe impacts (44 per cent) compared to poor households headed by men (33 per cent) and non-poor women-headed households (39 per cent).

**Social protection coverage is too limited to be effective**

The ability of social protection to buffer shocks has been extremely limited, reflecting insufficient coverage and low benefit levels. Just 10 per cent of chronically poor households (and 7 per cent of transient poor households) reported receiving cash or food assistance in the United Republic of Tanzania in any survey year. While rates were much higher in Bangladesh (over 60 per cent of chronically and transient poor households) and Peru (92 per cent of chronically poor and 66 per cent of transient poor households), a significant proportion of the chronically and transient poor remained without any formal support in these countries.

Households that experienced shocks coped through a much higher reliance on family and friends (16 per cent in Peru and 10 per cent in the United Republic of Tanzania) compared to government mechanisms (6 per cent in Peru and less than 1 per cent in the United Republic of Tanzania). Women-headed households were less likely to rely on the government and more likely to turn to family and friends compared to households headed by men. These informal sources of support are often limited and likely to dry up rapidly, however, especially when large numbers of people in a given community or country are simultaneously affected by shocks or crises.

**Women's resources and agency can bolster household resilience**

A closer look at whether women's educational achievements and employment status could support resilience in the face of shocks revealed a mixed picture. Women's completion of

primary or secondary education alone was an important correlate of resilience at reference poverty lines but was inadequate in maintaining resilience when shocks and stressors were present. Similarly, the effect of women's higher employment rates on resilience depends on the context. In Peru, a higher share of economically inactive women in the household was associated with a 15 per cent lower probability of resilience. In contrast, in rural Bangladesh and the United Republic of Tanzania, where the distress sale of labour is common, a higher share of economically inactive women may indicate the stabilization of household incomes. This eases pressure on women to seek outside employment that is often arduous, especially on top of significant unpaid care and domestic work responsibilities at home.

Women's agency in the public sphere was associated with pathways out of poverty. In rural Bangladesh, for example, women from sustained escape households registered the largest increase in feeling comfortable speaking up on infrastructure needs. Women exercising their agency on infrastructure needs, proper wage payments and misbehavior of government officials was also associated with a higher probability of resilience to shocks.

**Source:** Diwakar forthcoming.

### **C.3 COMPOUNDING SHOCKS LEAD TO COPING MEASURES OF LAST RESORT**

When formal support mechanisms, such as social protection systems, are inadequate and informal aid from family and community networks is exhausted, households and individuals are often forced into adverse coping strategies. These include cutting back on food and non-food expenditure and consumption, and relying on less costly, lower-quality food; intensified work and diversification of income sources; sales of assets and increased household debt; child labour and child marriage; and labour migration or engagement in high-risk or illicit activities as a last resort.<sup>75</sup>

While these strategies are not confined to income-poor households, a lack of options tends to push low-income households to adopt more damaging and less reversible coping strategies more rapidly. Within households, horizontal inequalities – based on gender and age – often determine who bears the brunt of coping efforts, with long-lasting and potentially irreversible negative consequences for women and girls.<sup>76</sup>

With communities plunged into recurrent crises, tensions within families and between partners increase and gender-based violence escalates.<sup>77</sup> After years of slow progress in reducing child marriage, rates are rising in places experiencing environmental stress, for example. Droughts have been found to boost son preference and sex-selective abortion as well as the likelihood of girls dropping out of school.<sup>78</sup> In some contexts, women and girls may be more likely than men and boys to reduce the frequency and quality of food intake or experience greater difficulties in accessing food.<sup>79</sup> Recent food consumption and dietary diversity surveys in Ethiopia, Malawi and the United Republic of Tanzania found that the cost-of-living crisis had a particularly harsh impact on older women's diets.<sup>80</sup>

Because women tend to have less access to and control over resources, their incomes, assets and savings are likely to dry up faster in a crisis, driving them to credit markets to cover subsistence needs. A recent study in Argentina documented a feminization of debt generated by compounding crises, rising economic insecurity and increasing care demands.<sup>81</sup> Households where women were the main income earner were significantly

more likely to report borrowing (60 per cent) than households where men were the main income earner (50 per cent). These proportions increased to 65 and 59 per cent, respectively, among households with children. Most households borrowed from a combination of formal sources (e.g., credit card debt, commercial bank loans, public loans) and informal ones (e.g., family or friends, employers, informal money lenders). In using funds from debt, 64 per cent of households bought food or medicine on average. In households with children where women were the main earners, this proportion increased to 73 per cent (compared to 66 per cent among households with children where men were the main earners).

Without access to formal credit, poor households resort to informal lenders, borrowing at high (and rising) interest rates. This leads to a vicious cycle that traps them in debt and obstructs recovery. Early research on household coping strategies to manage seasonal adversity in South Asia, for example, showed that women's assets were often sold off first and their food intake reduced disproportionately as debt repayments cut into current incomes.<sup>82</sup> During the food, fuel and financial crises of 2007–2011, indebtedness to microfinance institutions and informal moneylenders was a major source of distress for households in Bangladesh,

Cambodia, the Philippines and Thailand.<sup>83</sup> In Cambodia, reducing the quality (48 per cent) and quantity (44 per cent) of food were the most common coping strategies of over-indebted microfinance borrowers, a burden likely to be disproportionately experienced by women who account for the majority of microfinance borrowers globally.<sup>84</sup>

The same study showed that adjustments to women's time was another crucial coping strategy, echoing findings from research on earlier crises.<sup>85</sup> To make up for rising food prices, for example, women engaged in additional income-generating activities, often in precarious, informal or even hazardous conditions. At the same time, they stretched household budgets by spending more time on unpaid care and domestic work, walking long distances to collect firewood to save on fuel, sewing old clothes instead of buying new ones, and collecting wild fruit or vegetables to supplement food consumption. Environmental stress increases demands on women's and girls' time for unpaid care and domestic work, as water, fuel and nutritious food are harder to come by, health-care needs of family members rise or children are taken out of school. To manage increasing paid and unpaid workloads, women often cut back on sleep, rest and leisure, with negative impacts on physical and mental health.

## D.

# Social protection can advance gender equality, resilience and transformation

Rising inequalities, multiple overlapping crises and pervasive poverty make comprehensive social protection systems more urgent than ever. With six years left until the 2030 endpoint of the SDGs, such systems could play an important role in putting the goals back on track and averting further reversals.

Given that women and girls are disproportionately impacted by poverty, comprehensive, gender-responsive systems should be deliberately designed to alleviate women's poverty over the life course and in response to systemic shocks; to strengthen women's and girls' resilience and ability to withstand

shocks; and to provide sustained paths out of poverty, including through the stronger integration of social protection, labour market interventions, care and other essential public services.

A gender-responsive approach centres on the agency of women and girls and is geared towards transforming the structures, norms and institutions that perpetuate their disadvantages. It aims to strengthen women's and girls' ability to challenge social norms and power relations that prevent them from fully enjoying their rights on multiple levels: from demanding a fairer distribution of resources and responsibilities within households to contesting exploitative labour market conditions and holding governments, donors and other stakeholders accountable for delivering on their commitments and obligations.

Gender-responsive social protection pursues transformation not only as an outcome but as an essential part of the policy and delivery process (see Figure 1.4). Towards that end, a rights-based approach is indispensable in both “normal” and crisis settings. Human rights principles provide important guidance by stressing equality and non-discrimination; the accessibility, adaptability, acceptability and adequacy of benefits; and participation and accountability.<sup>86</sup> International human rights and labour standards are reference points for national social protection laws and policies, underlining the need to establish recipients as rights holders, clearly lay out entitlements and obligations, and to define the roles and responsibilities of different actors in the design, administration, delivery and financing of social protection.

A rights-based approach goes beyond narrowly targeted safety nets to actively promote solidarity, risk-pooling and redistribution across income groups, genders and generations. It strives to involve and empower marginalized groups and individuals and strengthen their agency to shape social protection in line with their own preferences and needs. It is through a rights-based, gender-responsive approach that social protection systems

can both meet the pressing needs of women and girls and contribute to transformative change at various levels: from supporting the resilience and empowerment of women and girls in households and communities to ensuring that public institutions are responsive to their needs and reinvigorating social contracts between citizens and the state more broadly.

The remainder of this section outlines how to put gender equality and human rights principles into practice to respond to gender-specific needs and constraints in core social protection functions; deliver benefits and services in ways that guarantee the dignity of women and girls and promote their agency and empowerment; and establish institutional arrangements and financing mechanisms that promote solidarity and redistribution.

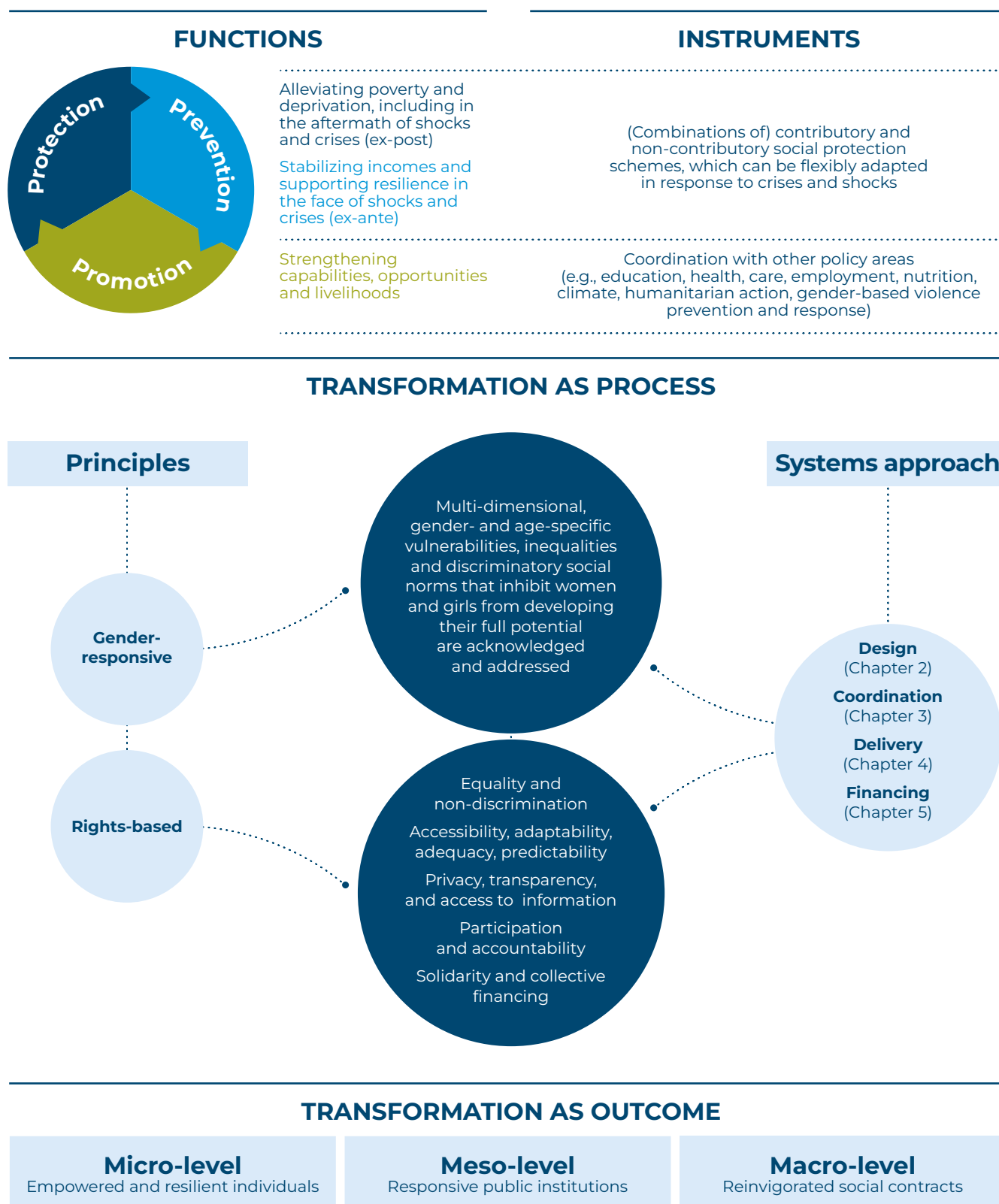
## D.1 FACTORING GENDER INTO EVERY SOCIAL PROTECTION FUNCTION

An important lesson from the COVID-19 response was that countries with more comprehensive, gender-responsive social protection systems were generally better able to sustain women's economic security and provided greater support for unpaid care.<sup>87</sup> It is therefore critical that social protection systems incorporate attention to gender-specific needs and constraints across their routine functions – **protection**, **prevention**, and **promotion** – using a diversity of instruments that can be scaled up in response to systemic shocks.<sup>88</sup>

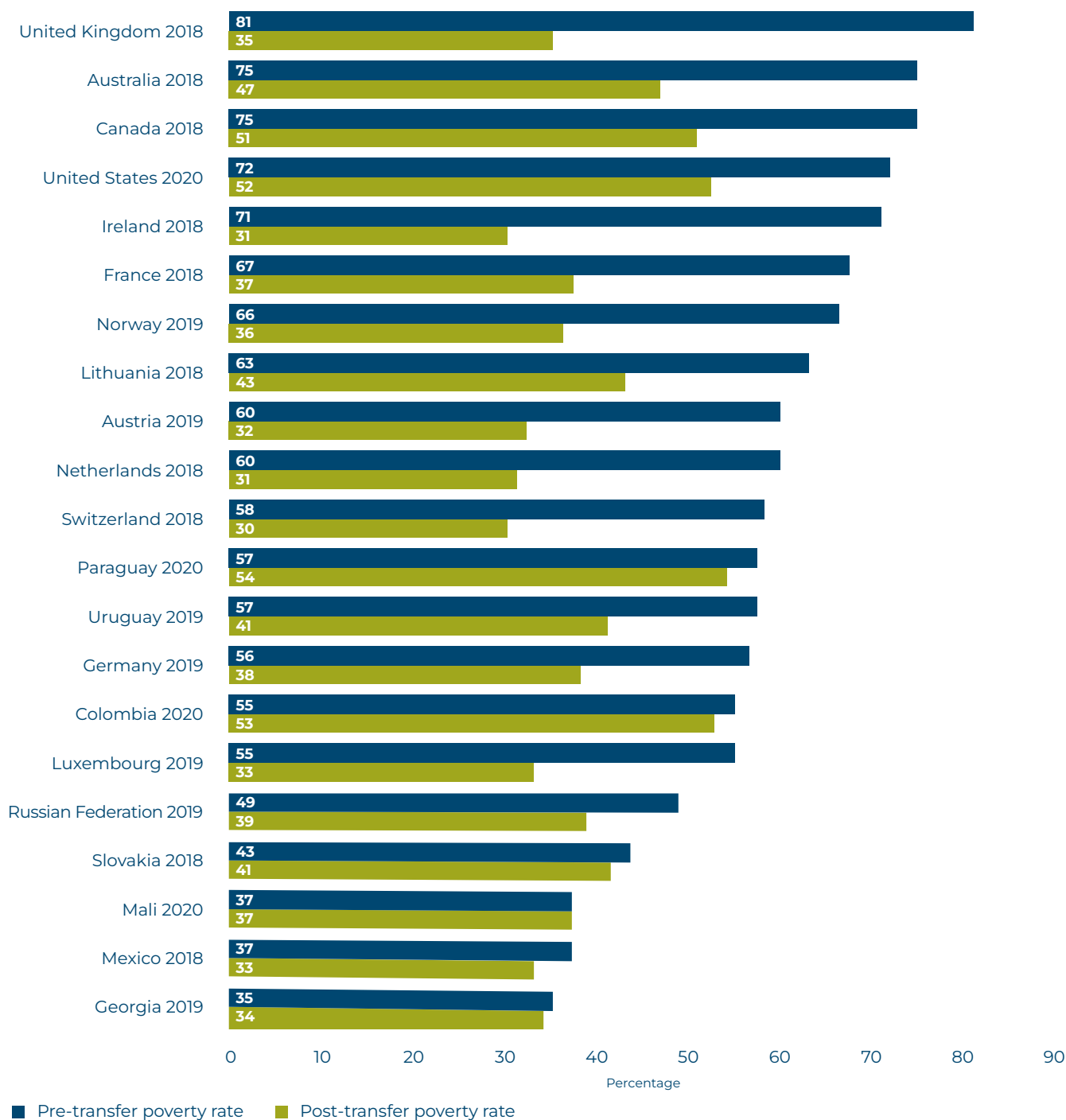
The **protection** function primarily provides relief from poverty and deprivation by supporting households to meet basic consumption needs and sustain access to basic services, both on an ongoing basis and in response to shocks or seasonal stressors. Evidence from mostly high-income countries shows social protection provides a lifeline against poverty, especially for single mothers,<sup>89</sup> although the impact is not uniform (see Figure 1.5).<sup>90</sup> In the United Kingdom, for example, social transfers

FIGURE 1.4

## Harnessing social protection for social transformation: A systems approach



**FIGURE 1.5** Poverty rates among single mothers aged 18 years or above, before and after social transfers, 2018–2020



**Source:** Razavi et al. Forthcoming, based on data from the [Luxemburg Income Study](#).

**Note:** Pre-transfer poverty rates were calculated using adjusted market income. Post-transfer poverty rates were calculated using adjusted disposable income. Adjusted market income includes income from earnings and occupational pensions. Adjusted disposable income includes income from earnings, occupational pensions and social transfers. The adjusted income equals the unadjusted income divided by the square root of household size. Both market and disposable income are net of income taxes and social security contributions. The poverty line is set at half of national median equivalent disposable income among all persons aged 25 to 54 years.



reduce poverty by 46 percentage points. At the other end of the spectrum, social transfers in Mali do not have any effect in reducing relative poverty rates, while in Colombia, Georgia, Mexico, Paraguay and Slovakia, the reduction remains below 5 percentage points. This echoes findings from poverty dynamics analysis in rural Bangladesh, Peru and the United Republic of Tanzania (see panel in Section C.2). Where social protection systems are still at a fledgling stage, insufficient coverage and inadequate benefits limit meaningful coverage for life course contingencies and systemic shocks.

In many low- and middle-income countries, cash transfers targeted to poor households or individuals within those households who are considered vulnerable (e.g. children, persons with disabilities, older persons) have become the instrument of choice for reducing poverty. By 2016, 130 lower-middle-income countries had implemented at least one such transfer as part of their poverty reduction strategies.<sup>91</sup> Humanitarian actors, too, have increasingly pivoted towards cash and voucher assistance in acute crisis settings.<sup>92</sup>

A comparatively large evidence base links cash transfers to reductions in monetary poverty and improvements in educational and health outcomes, particularly among children.<sup>93</sup> Evidence on the positive effects of cash transfers on gender equality outcomes has also grown and includes increased school enrolment and attendance among girls; greater savings and access to productive assets among women; improved health service use as well as mental and maternal health outcomes; and better balances in intrahousehold decision-making and bargaining power in some cases.<sup>94</sup> Since poverty is a risk factor for multiple types of gender-based violence over the life course, including intimate partner violence and child marriage, there is potential for social protection to mitigate these risks as well.<sup>95</sup>

The effects of social protection on gender equality and the empowerment of women and girls tend to be greater when they are explicitly part of

programme objectives beyond just targeting women, when cash transfers are unconditional and when schemes are linked to a strong network of ancillary services (see Chapter 3).<sup>96</sup> Positive impacts vary with the level, timing and frequency of transfers.<sup>97</sup> Narrow targeting, low benefit levels and inconsistent payments compromise their protective function. Food security and nutrition objectives, for example, can only be met if transfers are substantial enough to cover food needs and essential non-food requirements such as health-care and education expenses. This is a particularly acute problem where food prices are volatile and rising, and the real value of cash transfers can dissipate quickly.<sup>98</sup> Benefits that are not predictable can spur negative coping strategies that risk worsening gender inequalities.<sup>99</sup>

Amid frequent shocks and shifting patterns of poverty, narrowly targeted programmes that rely on static poverty assessments, such as means or proxy means tests, to reach those considered poor at a specific point in time are unlikely to provide adequate protection to all those who need it. The extent to which countries struggled to get support to informal workers whose earnings were decimated by the COVID-19 pandemic provided a stark illustration of this point.<sup>100</sup> Strengthening the **prevention** function of social protection, by extending coverage beyond the chronically poor and improving real-time data and information systems to capture the evolving nature of poverty and vulnerability, have therefore emerged as critical priorities for “adaptive social protection”.<sup>101</sup>

Contributory social protection schemes, including unemployment and health insurance, play important parts in preventing impoverishment and the erosion of capabilities amid shocks and stressors.<sup>102</sup> During the pandemic, social insurance schemes acted as automatic stabilizers, cushioning household incomes, across a range of high-income countries.<sup>103</sup> Their potential in low- and middle-income countries, however, remained constrained by high levels of informality. Because women tend to be overrepresented in informal and non-standard

employment, they often face heightened barriers in accessing contributory schemes. These barriers need to be addressed in efforts to extend contributory social protection schemes, with particular attention to highly feminized sectors and occupations, such as domestic work, home-based work, contributing family work, street and market vending as well as small-scale agricultural production (see Chapter 2).

Non-contributory social protection schemes can also have a prevention function, particularly where they reach large segments of the population. In the Plurinational State of Bolivia, for example, everyone over age 65 is entitled to the universal non-contributory pension Renta Dignidad; women account for more than half of recipients.<sup>104</sup> During COVID-19, Renta Dignidad supported household resilience and food security, with particularly large impacts on low-income households as well as middle-income households that experienced a severe labour market shock.<sup>105</sup> A more targeted social pension would have missed the opportunity for consumption smoothing and poverty prevention among non-poor households. South Africa's Old Age Grant covers nearly 80 per cent of the elderly, with particularly high take-up rates among women. It played a similarly stabilizing role, with recipient households less likely to report running out of money for food, or reporting hunger among either adults or children during the pandemic.<sup>106</sup> Previous studies had documented the positive effects of the grant on older women's status and agency within households.<sup>107</sup>

Beyond attending to immediate needs for protection and prevention, social protection's vital role in promoting sustainable livelihoods and human capabilities is increasingly recognized. From a gender perspective, the **promotion** function must be geared towards strengthening women's access to decent jobs and economic resources, while addressing other sources of vulnerability, such as greater responsibility for unpaid care and domestic work and higher exposure to gender-based violence. This requires joined-up

approaches and cross-sectoral coordination (see Chapter 3), which are also critical for broader economic and societal transformations, including those envisioned by the [Global Accelerator on Jobs and Social Protection for Just Transitions](#). Public investments in the care economy, for example, are a critical lever for achieving job-rich, gender-equitable and sustainable development, with positive spin-off effects for social protection. The creation of decent jobs in the care sector could have important multiplier effects, enabling more parents to enter the workforce while raising new tax revenues and social security contributions that would reduce the required fiscal outlay.<sup>108</sup>

## D.2 PUTTING DIGNITY, AGENCY AND EMPOWERMENT AT THE CENTRE

A transformative perspective on social protection calls for considering the kinds of benefits and services that women and girls require access to, as well as the processes through which they do so. Without a consistent focus on dignity, agency and empowerment in every element of social protection systems, they risk increasing vulnerability and exclusion.

Harmful narratives about the poor as “lazy” or “dependent” often permeate means-tested programmes. These have translated into paternalistic conditionalities, intrusive investigations into perceived “deservingness”, and punitive sanctions for non-compliance with programmes requirements.<sup>109</sup> In some cases, these narratives are explicitly gendered. In the United States of America, for example, narratives about “welfare queens” and “anchor babies” have fed damaging perceptions of Black and migrant women who depend on social protection for themselves and their families.<sup>110</sup> Stories about adolescent girls in South Africa becoming pregnant to receive the Child Support Grant and then misusing funds by spending them on themselves rather than their children were widespread, even as research has repeatedly shown that the grant does not increase rates of teen pregnancy.<sup>111</sup>



In Latin America, conditionalities in cash transfer programmes for mothers of young children have been criticized for reproducing gender stereotypes and adding to women's already heavy workloads, potentially taking time away from income-earning activities (see Chapter 2).<sup>112</sup> Sanctions for non-compliance risk deepening the vulnerability of recipients even further.<sup>113</sup> Rather than reflecting negligence on the part of beneficiaries, failure to comply with programme requirements may be due to the lack of accessible services, their inadequate quality, or, in the case of Indigenous or migrant populations, language barriers and lack of cultural appropriateness.<sup>114</sup> Evidence from Peru and the Plurinational State of Bolivia, for example, suggests that distant health facilities, long waiting times and mistreatment by staff led women to forgo maternal health services even where conditionalities encouraged their use.<sup>115</sup>

The risk of stigma, stereotypes and discrimination is greatest where gender inequalities intersect with other forms of disadvantage such as class, race, ethnicity, disability or sexual orientation. In Ecuador, for example, some Indigenous women did not collect cash transfer benefits because private guards at the financial institution distributing funds mistreated them.<sup>116</sup> In Spain, Roma women migrants who do not meet gendered and racialized perceptions of “good motherhood” face an array of penalties, including losses of benefits and heightened surveillance by social services.<sup>117</sup> Across countries, discrimination and violence against LGBTIQ+ people – by police, service providers or other service users – severely impact their ability to access appropriate, dignified health care.<sup>118</sup> For example, lesbian, bisexual, transgender and gender-diverse people can face exclusion from health services, including sexual and reproductive health, that are targeted solely at heterosexual, cisgender women and aimed, in some cases, at deliberately stigmatizing other sexual orientations or gender identities.<sup>119</sup>

A gender-responsive and rights-based approach views social protection not as a charitable handout but as a fundamental human right that belongs to

everyone. Further, recipients are not passive beneficiaries but people with agency with inherent dignity and entitlements.<sup>120</sup> This approach foregrounds the role of the State as the main duty-bearer, which includes the responsibility to take affirmative actions to overcome access barriers.<sup>121</sup> Where this is done in close collaboration with affected groups, it can lay the basis for inclusive, life cycle social protection systems that support a renewed social contract.<sup>122</sup> As subsequent chapters will show, women's, workers' and community-based organizations can play important roles in spearheading such efforts.<sup>123</sup>

### D.3 STRENGTHENING SOLIDARITY AND TRUST

The lack of adequate financing remains a major constraint on social protection systems in terms of making a positive difference in the lives of women and girls. Global social protection expenditure is insufficient to guarantee even a minimum social protection floor in most countries, let alone to provide progressively higher levels of protection to as many people as possible (see Chapter 5). Shocks and crises and persistent inequalities within and between countries exacerbate the financing challenge, forcing many liquidity-constrained economies to allocate limited fiscal space to emergency measures or means-tested programmes. They end up sacrificing much needed investments in social protection, public services and infrastructure that could strengthen long-term resilience and promote economic and social transformation.<sup>124</sup>

The repeated failure to protect people against shocks and crises fuels the pervasive sense of insecurity and declining trust in public institutions described in Section B.2. This can trigger social unrest and the erosion of already fragile social contracts. Between November 2021 and October 2022, there was an unprecedented wave of more than 12,500 protests across 148 countries denouncing the unaffordability of basic goods, such as food and energy, and the rising cost of living.<sup>125</sup>

Well-designed social protection systems, policies, and programmes can help rebuild trust and repair broken social contracts. In fragile settings in particular, social protection can potentially play a double role of addressing “social exclusion and supporting trust and social cohesion, or more ambitiously still, safeguarding or (re)creating a nation state”.<sup>126</sup> To do so, it must be embedded in robust institutional frameworks and financing mechanisms that promote solidarity and redistribution. Universal systems are more effective in fostering solidarity, trust and broad-based political support because everyone benefits.<sup>127</sup> This, in turn, can positively influence the willingness of individuals to contribute to financing such schemes through social security contributions, taxation or both. Well-designed targeted programmes can make important contributions as well, if targeting is viewed as transparent and fair.

The mechanisms through which governments raise additional resources for social protection and other collective goods must also be seen as fair. Given enormous inequalities in exposure to risks and

capacities to respond, universal coverage can only be achieved through appropriate risk pooling and redistribution mechanisms that promote solidarity between high- and low-income earners, the old and the young, the healthy and the sick, women and men. Different sources of financing – contributory and non-contributory – need to be combined. For example, extending social insurance to women in low-paid and informal employment may not be possible without significant cross-subsidization out of general taxation.

Many countries have the means to create fiscal space domestically. Yet low-income countries are unlikely, on their own, to be able to raise the additional \$308.5 billion, or 52.3 per cent of their GDP,<sup>128</sup> required per year for a social protection floor. Global solidarity, rooted in understanding historic and current power relations and a willingness to rectify imbalances, is needed to fill these gaps. A long overdue reform of the international financial architecture should mitigate financing challenges faced by low- and middle-income countries rather than exacerbating them, as is currently the case (see Chapter 5).

## E.

### **Overview of the ninth *World Survey on the Role of Women in Development***

The potential of social protection systems to promote gender equality, resilience and transformation is enormous. But it remains hampered by persistent gaps in coverage and the widespread neglect of gender-specific risks and vulnerabilities in both routine and emergency interventions. Making social protection work for women and girls requires a rights-based approach that addresses access barriers and gender biases across whole systems, including in:

- Legal and policy frameworks that exclude specific groups of women and girls
- Programme design decisions that ignore the complex vulnerabilities they face
- The lack of coordination between social protection and public services, particularly care services critical to reducing time and income poverty among women and girls

- Delivery mechanisms that ignore gender-specific barriers to registration, enrolment or receipt of payments and services
- Inadequate financing
- Insufficient mechanisms for monitoring, participation and accountability to ensure that social protection providers respect, protect and fulfil the rights of women and girls.

The following chapters explore these layers in greater detail.

Chapter 2 focuses on the design of gender-responsive social protection systems. Drawing on the latest available sex-disaggregated data, it shows important progress in coverage in recent years. Yet gender gaps and biases continue to leave billions of women and girls unprotected from critical life course events, rapid or slow onset disasters, protracted crises and systemic shocks. To address these challenges, the chapter proposes a twin track approach. For the first track, countries must continue to advance towards the long-term goal of building robust gender-responsive systems that address the full range of life course risks and vulnerabilities faced by women and girls. The extension of social protection to women in informal employment and greater attention to unpaid care demands are important cross-cutting priorities. As a second track, there is an urgent need to adapt social protection in the short-term to respond better to gender-specific risks and vulnerabilities during systemic shocks and acute and protracted crises most likely to affect countries that are still far from having fully fledged social protection systems in place. The chapter distills emerging lessons on how social protection stakeholders can work better with “what’s there”, drawing on examples of responses to the COVID-19 pandemic, conflict and the climate crisis.

Chapter 3 highlights how links to other policy areas can enhance the protection, prevention

and promotion functions of social protection for women and girls and contribute to broader processes of economic and social transformation. An integrated approach is particularly critical to advance gender equality, given that social protection alone cannot tackle the underlying drivers of women’s and girls’ vulnerability. Integration can be fostered at multiple levels and with varying degrees of ambition. Programmatic approaches may layer additional elements onto existing schemes, such as cash transfers or school feeding programmes, to promote capabilities and livelihoods. A new generation of “cash-plus” programmes, for example, seeks to provide a range of complementary interventions, including links to education, health, nutrition and training aimed at changing social norms. Sector- or economy-wide approaches can promote gender-just transitions to environmentally sustainable economies and societies through integrated social protection, employment and care policies.

Robust social protection delivery systems aim to extend support to all those who need it in a timely, efficient, effective, inclusive and sustainable manner. Yet the aspirations of inclusive policy design often meet the limits of administrative capacity for implementation. Chapter 4 looks at the barriers to and enablers of accessibility, inclusivity and timeliness from a gender and human rights perspective. It discusses the ongoing trend towards digitalization and explores how digital and data innovations can be harnessed to increase women’s access to social protection. At the same time, it underlines the human and relational elements of delivery, including the roles of case workers and other social protection staff, as well as collective action and accountability. These dimensions are critical for realizing the transformative potential of social protection for women and girls.

Chapter 5 turns to the pressing question of how to close the financing divide that curtails the ability of many developing countries to invest in gender-responsive social protection systems through

greater domestic resource mobilization and complementary international support. It calls for a new generation of fiscal pacts – based on solidarity and redistribution within and between countries, and an equitable international financial architecture – to deliver long-term, sustainable, affordable and sufficient financing for sustainable development. While the specific shape of fiscal pacts, revenue mixes and priorities for resource allocation will differ from country to country, the chapter highlights promising practices for increasing revenue from social security contributions and general taxation in progressive, gender-equitable ways. At the global level, it points to urgent reforms to the international financial

architecture aimed at creating a genuine financial safety net that provides liquidity for countries in times of crisis, unwinding unsustainable debt and maintaining momentum for greater global tax cooperation. The chapter also reviews proposals to generate new funding for social protection by tapping into climate finance and creating a global fund for social protection.

Chapter 6 sets out conclusions and recommendations on how policymakers, donors and United Nations organizations can support progress towards rights-based, gender-responsive social protection systems that promote gender equality, resilience and transformation.

CHAPTER 2.

**Mind the gaps: Towards  
universal, gender-responsive  
social protection systems**

1

Despite progress over the last decade, the right to social security remains elusive for many women and men. In 2023, 50.1 per cent of women and girls were covered by at least one social protection benefit compared to 54.6 per cent of men and boys.

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2

Even where women are relatively well covered, benefit levels are often inadequate and the range of provisions is not always attuned to their rights and needs. Crises may exacerbate the chronic neglect of gender-specific vulnerabilities and inequalities.

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3

Confronting these challenges requires a twin track approach: Countries can continue to advance towards robust, gender-responsive social protection systems in the long term, while adapting policies and programmes in the short term to respond to the rights and needs of women and girls in acute and protracted crisis contexts.

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4

To close gender gaps in coverage, adequacy and comprehensiveness, social protection systems need to become more inclusive of women in informal employment and better recognize unpaid care and domestic work contributions without reinforcing them as a female responsibility.

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5

Countries affected by protracted crises often rely on ad hoc emergency support or the adaptation of smaller, existing programmes. Greater engagement between social protection and humanitarian actors as well as with women's organizations is needed to identify and more effectively address the complex needs of women and girls in such cases.

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6

As the climate crisis intensifies, social protection can provide support before extreme weather events, protect women against income losses after shocks, and promote climate-resilient livelihoods through asset transfers, training and access to technology.

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## A.

## Introduction

The realization of the right to social protection, as defined by international human rights and labour standards,<sup>129</sup> remains elusive for many women and men. Despite important progress over the past decade, 47.6 per cent of people globally still lack any form of social protection. This leaves billions of women and girls unprotected during critical life course events, disasters, systemic shocks and protracted crises.<sup>130</sup> Even where women are relatively well covered, benefit levels are often inadequate, and the range of provisions is not attuned to their rights and needs. Many national social protection systems give little if any attention to women's and girls' disproportionate responsibility for unpaid care and domestic work and their heightened exposure to gender-based violence.<sup>131</sup>

The neglect of gender-specific vulnerabilities and inequalities often worsens during emergencies, when the needs of some groups may be prioritized over others, and collaborative design processes with diverse stakeholders are paused. Of over 3,000 social protection and labour market measures adopted by 226 countries and territories in response to the COVID-19 pandemic, for example, only 12 per cent targeted women's economic security and only 7 per cent provided support for rising unpaid care demands.<sup>132</sup> An analysis of social protection measures adopted in response to the 2022–2023 cost-of-living crisis revealed similarly sobering results (see Box 2.1). More broadly, multiplying conflicts and climate-related humanitarian disasters pose significant challenges to the design, coordination, financing and delivery of gender-responsive social protection. Types of shocks, prior vulnerability levels and the maturity of pre-existing social protection systems shape the degree and nature of these challenges.

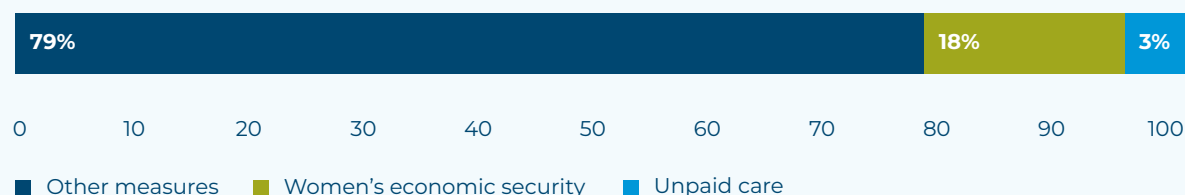
Confronting the shortfalls in social protection requires a twin track approach. For the first track, countries can continue to advance towards robust, gender-responsive social protection systems that address the full range of life course risks and vulnerabilities faced by women and girls. Building such systems requires strengthening fiscal, administrative and technical capacity over the medium to long term, but countries can plant the seeds for such systems even as they progress gradually.<sup>133</sup> For the second track, there is an urgent need to adapt existing social protection policies and programmes in the short term to better respond to gender-specific risks and vulnerabilities during shocks that simultaneously hit large segments of the population.

This chapter takes stock of recent trends in social protection coverage, adequacy and comprehensiveness (see Section B). It then discusses key entry points for a twin track approach. First, it focuses on two issues critical to addressing gender gaps and biases in routine social protection systems: the extension of social protection to women in informal employment and the establishment of care as a cross-cutting pillar of social protection systems (see Section C). Second, the chapter considers how to sustain and adapt existing social protection provisions to respond to the heightened vulnerabilities of women and girls in the context of acute and protracted crises (see Section D). The overall focus is on policy and programme design. Subsequent chapters will discuss coordination (see Chapter 3), delivery (see Chapter 4) and financing (see Chapter 5).

**BOX 2.1****Gender and the cost-of-living crisis:  
How does the social protection response stack up?**

Women and girls bear the brunt of the latest cost-of-living crisis which has manifested in the cost of everyday essentials like food and energy rising much faster than incomes.<sup>a</sup> Women, who often earn less and perform a greater share of unpaid care and domestic work than men, face heightened financial strain.<sup>b</sup> With rising pressures on household budgets, women may act as “shock absorbers” by opting for cheaper but more time-consuming ways of procuring and preparing food for their families, or eating least and last.

Social protection systems and the response to the cost-of-living crisis have largely failed to address gender impacts. Out of nearly 1,000 measures adopted across 171 countries between December 2022 and May 2023, only 21 per cent were gender-sensitive – with 18 per cent targeting women’s economic security and a mere 3 per cent providing support for unpaid care (see Figure B2.1). This figure mirrors the limited gender sensitivity of the COVID-19 response, documented by earlier analyses,<sup>c</sup> suggesting that pandemic lessons have not yet translated into substantial changes. Much more needs to be done to prioritize gender concerns in crisis response and preparedness.

**FIGURE B2.1****Proportion of measures targeting women’s economic security and unpaid care work, globally**

Of 171 countries, at least 100 implemented one or more gender-sensitive measure to address the cost-of-living crisis. Reflecting the economic nature of the shock, over 90 per cent of these measures focused on women’s economic security (180 measures across 94 countries). These included social assistance measures, such as cash or in-kind support, targeted to women to offset rising costs of food and cooking gas (127 measures across 73 countries), as seen in Cambodia, Egypt, Fiji and Peru. Subsidies were also a common response, with 15 countries rolling them out for small-scale farmers – among whom women are overrepresented – to counteract spiking prices for seeds and fertilizer. Some countries, including Cameroon, Malawi and South Sudan, provided women with access to climate-resilient agricultural inputs, jobs or training.

The 3 per cent of measures responding to rising unpaid care demands included extra cash compensation for unpaid caregivers (13 measures across 10 countries) and subsidized childcare, disability and elderly care services (10 measures across 8 countries). As in the COVID-19 response, care measures were concentrated in high-income countries, with Europe, Northern America, Australia and New Zealand accounting for 85 per cent of them.

*Continues on next page* >



Some countries have leveraged temporary emergency measures, such as for COVID-19 or climate-related disasters, to address the cost-of-living crisis and are moving towards making some of these more permanent. In March 2022, Yemen extended its COVID-19 cash emergency support, provided to 1.43 million poor and vulnerable households, including female-headed ones, with additional cash payments to help cope with overlapping crises. Ethiopia used an additional \$37.3 million to expand the shock-responsive component of its long-standing Adaptive Safety Net Programme to 1.4 million new beneficiaries, half of whom are women, to tackle food insecurity caused by conflict, drought and inflation.

**Source:** UN-Women's calculations based on Gentilini et al. 2023.

**Note:** The full original dataset contains 1,333 policies, of which 333 tax and trade policy measures were excluded from this analysis, as were 2 measures identified as duplicates. Based on analysis of 998 measures from 171 countries/territories. Measures targeting women's economic security (180 measures across 94 countries) and unpaid care (27 measures across 18 countries) are considered gender sensitive. Other measures include the remaining 791 that did not support women's economic security. <sup>a</sup> GCRG 2022; UN-Women 2022; <sup>b</sup> WBG 2024; <sup>c</sup> UN-Women 2021c.

## B.

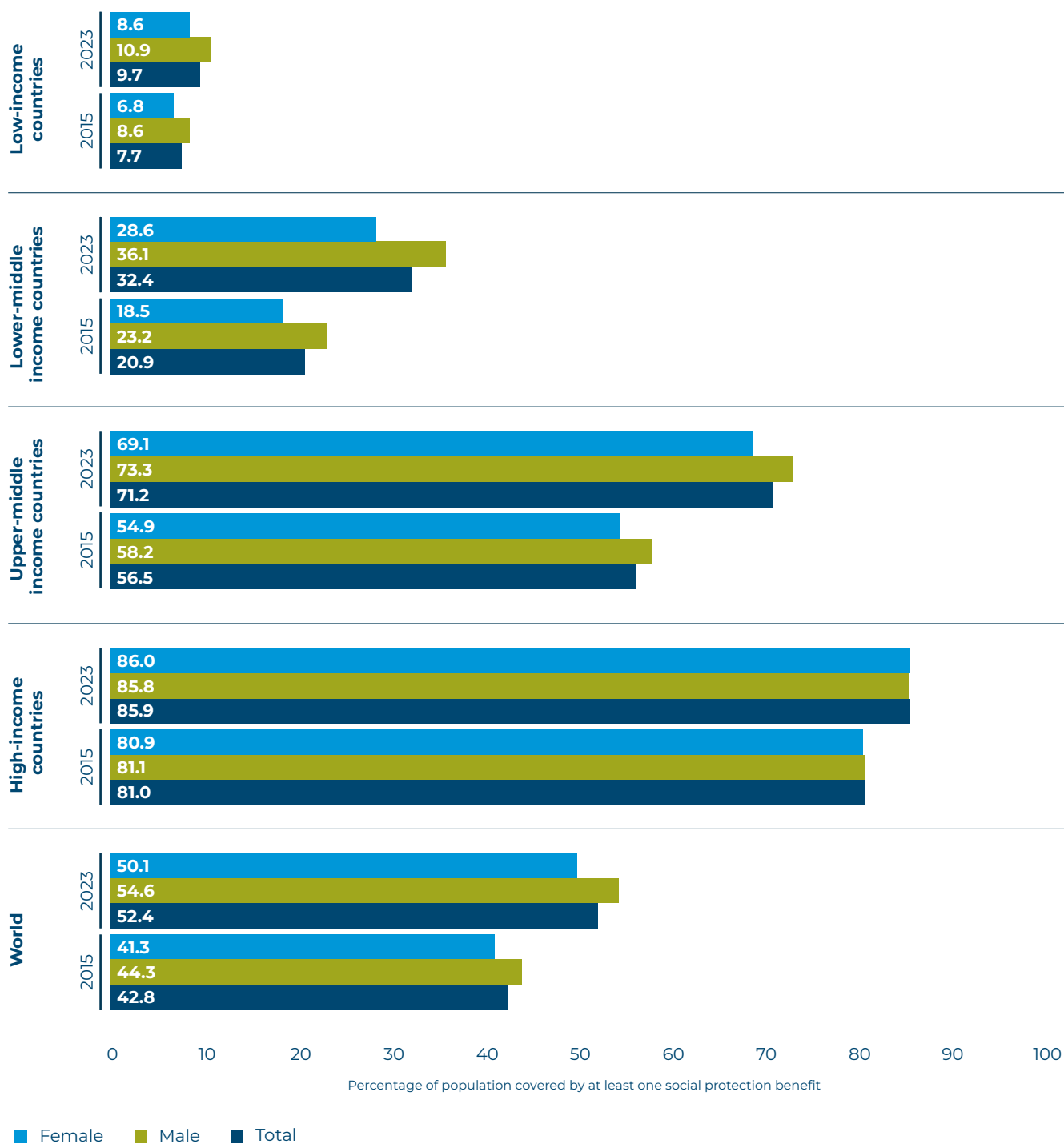
# Gender gaps and biases limit social protection across the life course

In 2023, for the first time, more than half the global population (52.4 per cent) was covered by at least one social protection benefit – an increase of almost 10 percentage points since 2015 (see Figure 2.1).<sup>134</sup> At the same time, 3.8 billion people remained entirely unprotected, with women and men in low-income countries increasingly left behind. While high-income countries have edged closer to universal coverage and middle-income countries have made important strides in closing gaps, coverage in low-income countries was below 10 per cent, with little progress since 2015.

Gaps in social protection coverage and adequacy are acute in countries where people experience

heightened vulnerabilities, including due to conflict- or climate-related humanitarian crises. Among conflict-affected countries with data, effective coverage<sup>135</sup> was as low as 7.5 per cent in Afghanistan, 12.6 per cent in Mali (14 per cent among men compared to 10 per cent among women), 6.3 per cent in Myanmar and 7 per cent in Yemen (9.2 per cent among men compared to 4.1 per cent among women).<sup>136</sup> Similarly, a 2022 review of 122 countries found that among countries with the highest climate risks, less than 10 per cent of people considered vulnerable were covered by social protection programmes, compared to coverage rates of 78 per cent in countries with the lowest climate risks.<sup>137</sup>

**FIGURE 2.1** Effective social protection coverage, global estimates, by sex and income group, 2015 and 2023



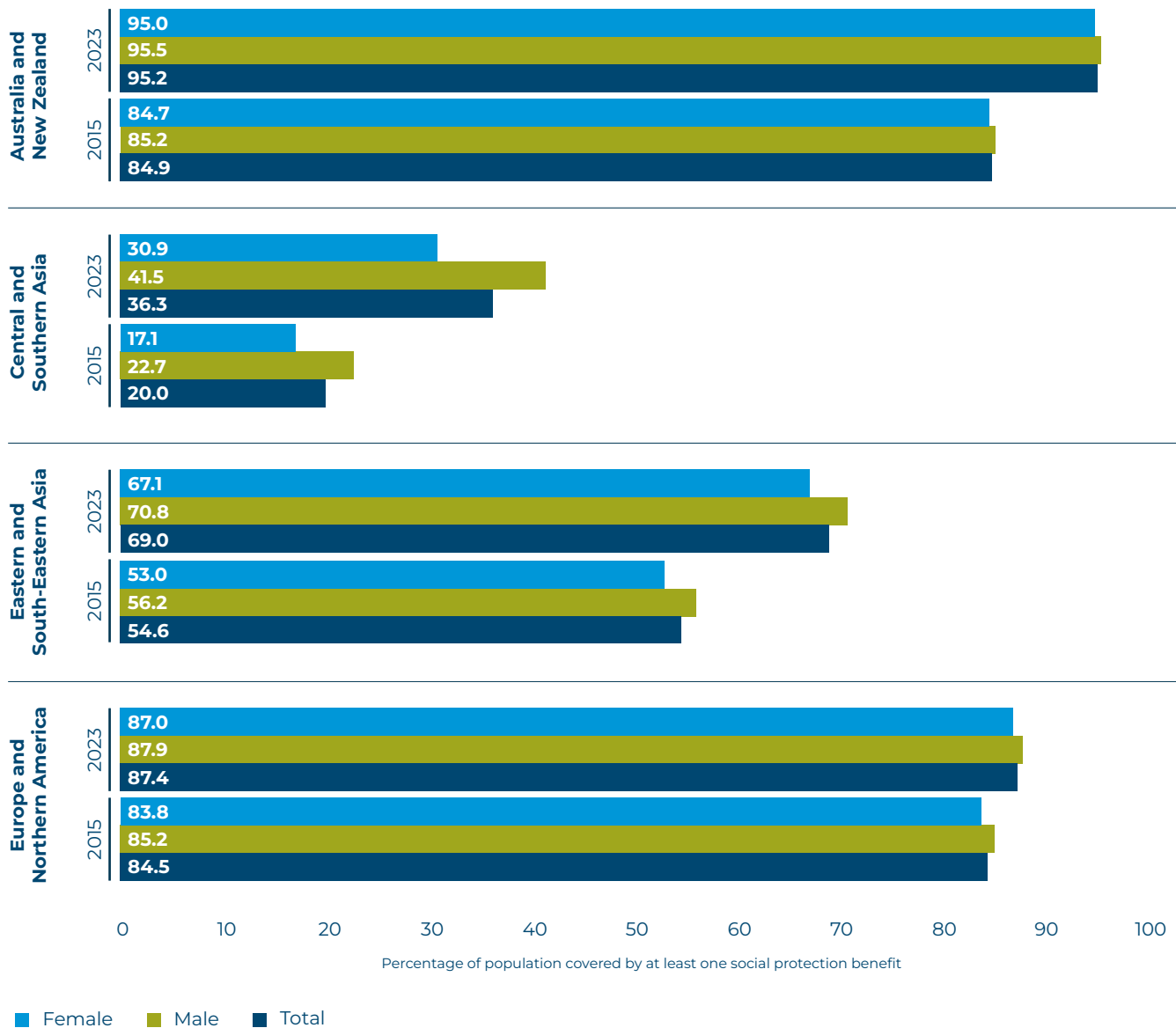
Source: UN-Women calculations based on ILO 2024a.

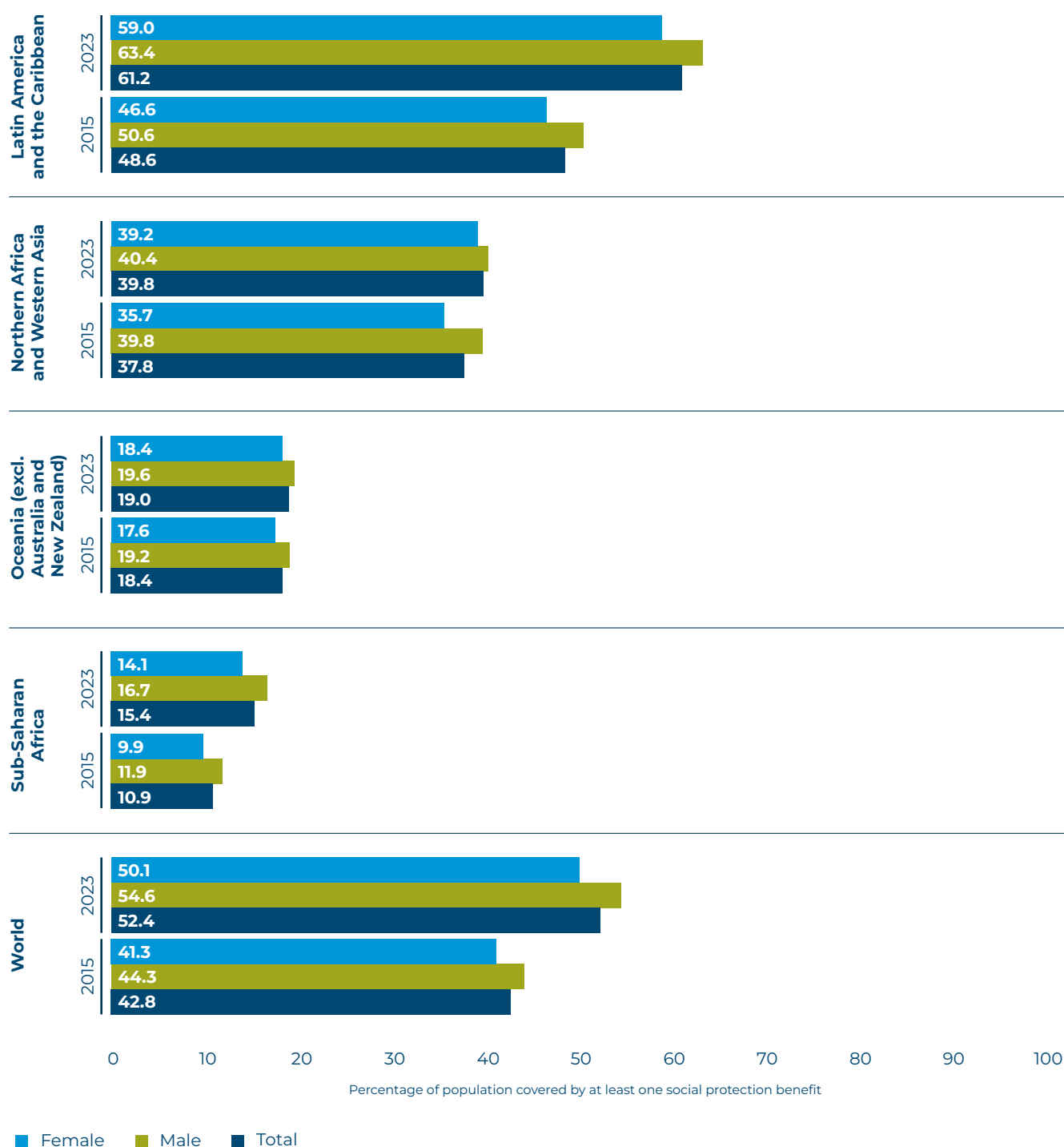
Note: Effective coverage refers to the proportion of the total population receiving contributory or non-contributory social protection benefits in at least one area or actively contributing to at least one social security scheme. Global aggregates and those by income groupings are weighted by population group.

Gender gaps in social protection coverage, adequacy and comprehensiveness persist across countries and contexts. Globally, in 2023, 50.1 per cent of women were covered by at least one social protection benefit (SDG indicator 1.3.1) compared to 54.6 per cent of men (see Figure 2.1).<sup>138</sup> This translates into 2 billion women and 1.8 billion men without access to any form of social protection.<sup>139</sup> Gender coverage gaps are largest

in low- and middle-income countries. Between 2015 and 2023, these gaps widened across all income groups – with the exception of high-income countries – suggesting that the extension of social protection coverage during that period has benefited men more than women. In geographic terms, coverage is lowest in sub-Saharan Africa, while gender gaps are widest in Central and Southern Asia (see Figure 2.2).

**FIGURE 2.2** Effective social protection coverage, global estimates, by sex and geographic region, change from 2015 to 2023 (*Continues on next page*)





Source: UN-Women calculations based on ILO 2024a.

Note: Effective coverage refers to the proportion of the total population receiving contributory or non-contributory social protection benefits in at least one area or actively contributing to at least one social security scheme. Global aggregates and those by geographic region are weighted by population group.

Furthermore, “one or two social protection programmes targeting women does not guarantee that they are protected throughout the course of their lives”.<sup>140</sup> Comprehensive coverage requires a combination of multiple schemes across the life course (see Figure 2.3), yet in 2024, only 27 per cent of women and 35 per cent of men enjoyed such coverage by law.<sup>141</sup>

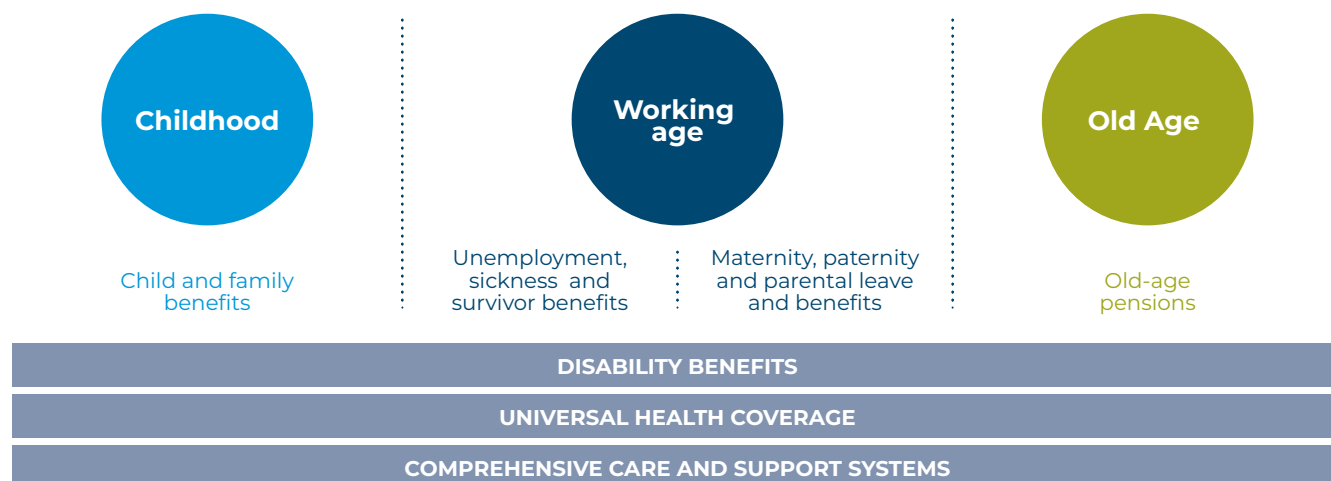
Most social protection systems include both contributory and non-contributory (tax-financed) schemes. Access to contributory schemes – which tend to provide higher levels of protection – requires regular contributions from workers and employers, making them less accessible to women, who participate less in the labour market than men. Coverage in contexts of widespread labour market informality has been limited, although several countries have made contributory schemes more inclusive of informal and other low-income workers through cross-subsidies from general taxation (see Section C.1).

Overall, however, women remain more reliant than men on non-contributory social protection schemes. These define eligibility in various ways, often using a combination of individual and household characteristics. Universal non-contributory schemes define eligibility in the broadest terms,

based on citizenship or residency (e.g., a universal basic income), age (e.g., universal child benefits or universal social pensions), other individual characteristics (e.g., universal disability or maternity benefits) or geography (e.g., all households or individuals in a specific location). Poverty-targeted non-contributory schemes determine eligibility based on household income under a defined threshold (e.g., means-tested social assistance). Additional eligibility criteria can apply for specific programmes. Public works schemes, for example, may link benefits to work requirements. Family-oriented cash transfers are often conditional on ensuring school attendance or taking children to regular health checks.

While universal or categorical child, disability, maternity or pension benefits are an effective and simple way to provide basic protection to women and girls across the life course, most non-contributory transfers in low- and middle-income countries are narrowly targeted to those in extreme poverty. This is particularly problematic where poverty and vulnerability are widespread and dynamic, including as a result of repeated shocks (see Chapter 1). Narrowly targeted programmes frequently fail to reach even those for whom they are intended. A comparison of social protection schemes across a range of developing countries found that the more

**FIGURE 2.3** Comprehensive social protection coverage across the life course



narrowly a programme is targeted, the greater the population of poor people that is excluded.<sup>142</sup> Other issues that limit the impact of non-contributory transfers are low benefit levels, irregular and unpredictable payments, and short duration.

Gender gaps in access to social protection at specific stages of life are difficult to ascertain due to multiple challenges with how data on social protection are collected, processed and stored.<sup>143</sup> In 2023, only 20 countries produced complete sex-disaggregated data on child benefits, disability benefits, employment injury benefits and old-age pensions.<sup>144</sup> With the exception of pensions, data are insufficient to provide sex-disaggregated figures on the coverage of specific benefits at the global or regional levels. With this caveat, the following subsections discuss gender gaps and biases in social protection schemes aimed at families with children, working-age adults and older persons as well as access to affordable health care across the life course.

### **B.1 SOCIAL PROTECTION FOR FAMILIES WITH CHILDREN IS INADEQUATE AND OFTEN LACKS A GENDER PERSPECTIVE**

According to the latest available data, a mere 28.2 per cent of the world's children (0 to 15 years) are receiving child or family benefits.<sup>145</sup> This is of particular concern given the heightened poverty risk of families with children and the potentially lasting effects of childhood deprivations over lifetimes and even generations. Shocks and crises deepen risks and vulnerabilities among children in poor households, often with particularly detrimental impacts on girls.

Gender equality has not been a primary objective of child benefits or family allowances, which are usually intended to help families shoulder some costs of raising children. These benefits, however, can help address gender-specific risks such as drops in school enrolment and attendance due to child,

early and forced marriage, teenage pregnancy or unpaid care and domestic work responsibilities – all of which tend to increase during shocks and crises. They can also provide a regular and reliable source of income to women caring for children, particularly those who receive limited or no support from male partners.

Child-related cash transfer programmes do not always confer benefits on women and girls, and their impact is not automatically “empowering”.<sup>146</sup> There are concerns, for example, that cash transfer schemes reinforce gender stereotypes when they channel payments to mothers because they are more likely than men to prioritize children's well-being. This is particularly problematic when receipt of benefits is conditional on mothers taking children to regular health checks, ensuring school attendance or participating in parenting workshops. Tying the receipt of transfers to the childrearing performance of mothers perpetuates the idea that children's well-being is a female responsibility and may add to women's already heavy workloads while potentially taking time away from income-earning activities.<sup>147</sup>

### **B.2 SOCIAL PROTECTION LEAVES MANY WORKING-AGE WOMEN ON THE SIDELINES**

The COVID-19 pandemic underlined the extent to which large swathes of the working-age population in low- and middle-income countries live on a knife-edge, only one shock away from plunging into poverty. The pandemic threw the limitations of safety-net approaches characterized by narrow targeting and tightly monitored conditionalities into sharp relief, particularly as countries struggled to reach hard-hit informal workers. This sizeable “missing middle” includes large numbers of women in informal employment who are often not considered “poor enough” to qualify for narrowly targeted social assistance programmes but lack the capacity to make regular contributions to social insurance. Social protection to cushion job losses, sudden drops in earnings, ill health, maternity and

other life course contingencies often remains elusive for these workers.<sup>148</sup>

In 2023, only 16.7 per cent of unemployed people received cash benefits with little progress since 2015. Sex-disaggregated data on effective unemployment coverage is scarce. While legal coverage rates are slightly higher among women compared to men, the implementation gap between legal and effective coverage is likely to be large.<sup>149</sup> Women often face greater barriers in accessing unemployment benefits due to higher levels of part-time and temporary work as well as more interrupted employment histories. Young women, migrant women as well as those in self-employment, agriculture and on digital platforms are particularly unlikely to access unemployment benefits when losing their jobs or earnings. The share of people with severe disabilities who receive a disability benefit is limited at 38.9 per cent globally.<sup>150</sup>

Where robust unemployment protections are absent, public works programmes are sometimes used to provide work and cash benefits to those who are unemployed, underemployed or earning low incomes. While such programmes have often been introduced as temporary measures in response to natural disasters or economic crises, some countries have maintained them on a more permanent basis. India's National Rural Employment Guarantee Act, for example, provided employment opportunities to 76 million rural Indian households in 2020–2021, with women accounting for 53 per cent of workers, an increase of 36 per cent from 2004–2005.<sup>151</sup> Ethiopia's Productive Safety Net Programme has evolved into one of the largest and longest-running public works programmes in Africa, reaching nearly 8 million citizens in 2022 (see Box 4.2).<sup>152</sup> Both programmes have included a number of gender-responsive design features, including on-site childcare provision, although implementation remains a challenge.<sup>153</sup>

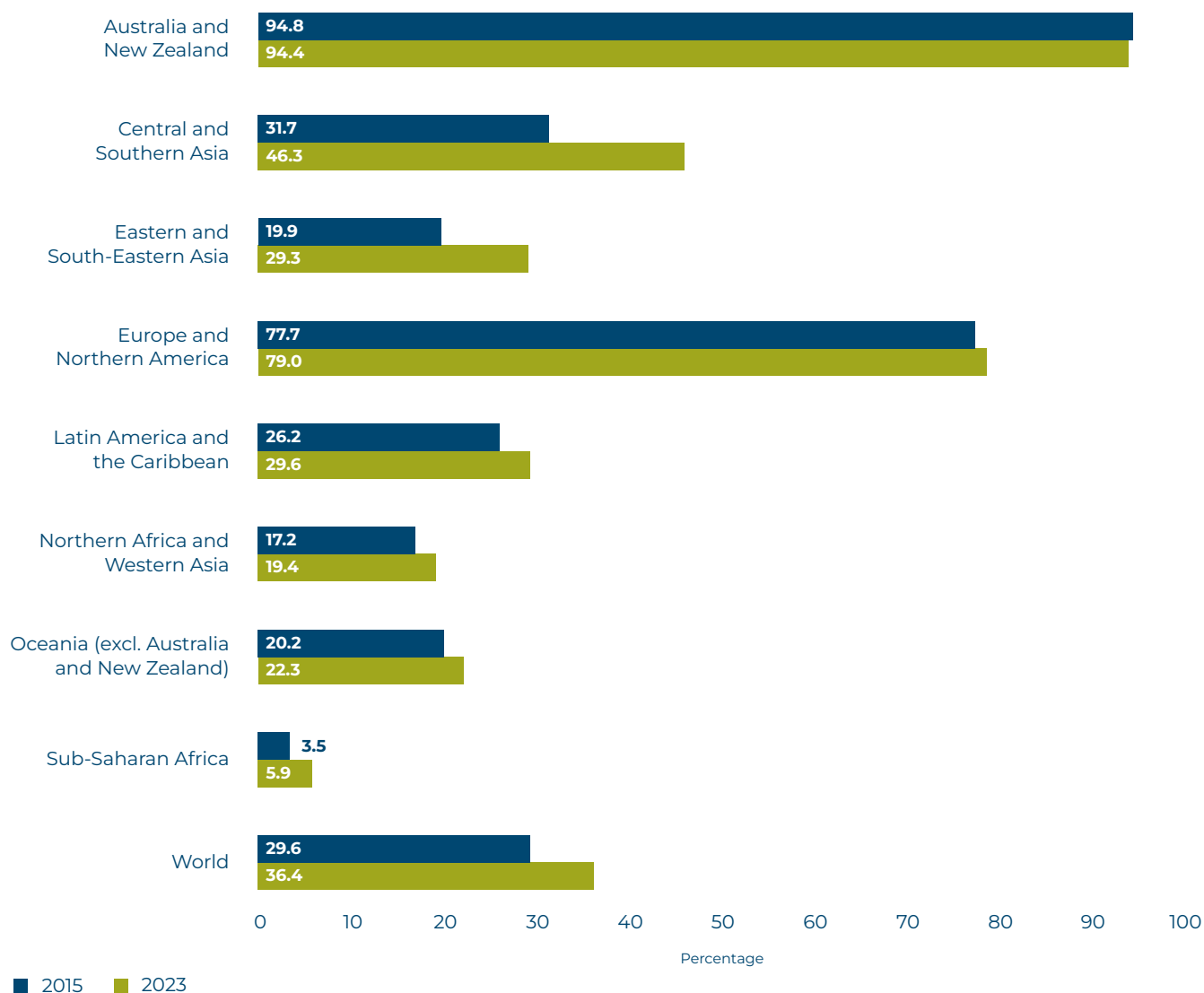
Care-related risks and vulnerabilities faced by women of working age remain inadequately

covered. Globally in 2023, for example, only 36.4 per cent of women with newborns were covered by maternity benefits, with large regional variations, ranging from 94.4 per cent in Australia and New Zealand to a mere 5.9 per cent in sub-Saharan Africa (see Figure 2.4).<sup>154</sup> Limited coverage for maternity puts women at a greater risk of poverty during the final stages of pregnancy and after childbirth or forces them to keep working into the very late stages of pregnancy and/or to return to work prematurely, exposing themselves and their children to significant health risks.

While access to maternity benefits is critical, promoting gender equality in paid employment and unpaid care requires a broader package of family-friendly policies, including paternity leave, which enables fathers to support their partners in the weeks following a birth; parental leave, which can be taken by parents of any gender over a longer period of time; and affordable, quality childcare services that are available when parents return to work. Despite progress, gaps in these areas still loom large. In 2021, 115 out of 185 countries surveyed by the International Labour Organization (ILO) offered the right to paternity leave with an average duration of nine days. Parental leave which can be taken by either parent subsequent to maternity or paternity leave has been introduced in 68 out of 185 countries, mostly in Europe and Central Asia. Men's uptake of paternity and parental leave often remains low, however. Only 25 countries guarantee equal access to parental leave for same-sex parents.<sup>155</sup>

Even for workers with access to maternity, paternity and parental leave, the lack of affordable, quality childcare services continues to compromise the return to paid work. In 2021, only 23 countries provided statutory childcare services for children aged 2 and younger that were free and universal, mostly in Europe and Central Asia; 64 offered such services for children aged 3 and older.<sup>156</sup> This amounts to an average 4.2-year global gap between the end of statutory childcare-related leaves and the starting age of free universal early childhood education

**FIGURE 2.4** Effective coverage for maternity protection: Percentage of women giving birth covered by maternity benefits, by SDG region, 2015 and 2023



**Source:** UN-Women calculations based on ILO 2024a.

**Note:** All regional estimates are weighted by the reference population – i.e., maternity beneficiaries by number of women aged 15 to 49.

and care or mandatory primary school, with significant cross-country variations.<sup>157</sup> During this period, childcare needs to be covered by unpaid care work or market-based services, which many families cannot afford. In Jordan, for example, available data suggests that the mean monthly cost of childcare is equivalent to 88 per cent of the median monthly wage for women, and over 100 per cent of the median monthly wage for women with a

secondary education or less.<sup>158</sup> The longer the childcare policy gap, the greater the unpaid care work shouldered by parents, particularly mothers, and the more intense the “motherhood penalties” in employment, including widening of the gender pay gap. These dynamics perpetuate inequality and poverty now and have negative effects on women’s future entitlements, including to pension entitlements in old age.



### **B.3 A LIFETIME OF INEQUALITIES ADDS UP TO INADEQUATE SOCIAL PROTECTION FOR OLDER WOMEN**

Recent data show that 40.9 per cent of working-age men contribute to an old-age pension scheme; only 29.1 per cent of women do the same.<sup>159</sup> The gender gap in active contributors is particularly pronounced in Central and Southern Asia, where 28.8 per cent of men are active contributors compared to only 9.8 per cent of women (see Figure 2.5). In sub-Saharan Africa, contribution rates are low for both women and men (4.3 and 8.7 per cent, respectively).

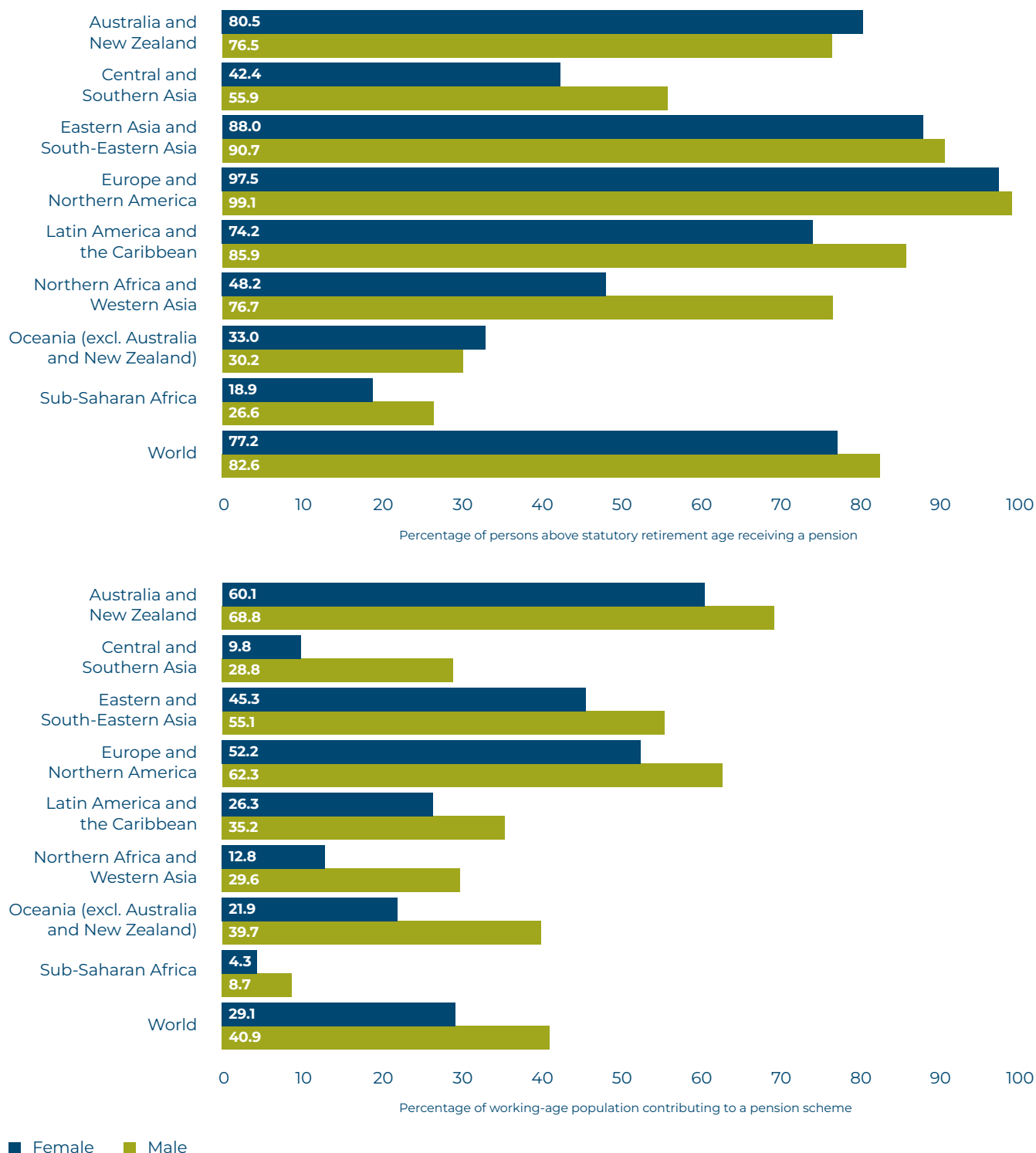
Turning to actual recipients, globally, 77.2 per cent of women above the statutory retirement age receive a contributory or non-contributory old-age pension compared to 82.6 per cent of men. Again, variations across regions are significant, ranging from close to universal coverage for both women and men in Europe and Northern America to lower levels of coverage with significant gender gaps in Northern Africa and Western Asia, where 48.2 per cent of women compared to 76.7 per cent of men receive an old age pension (see Figure 2.5). Because women are less likely than men to contribute regularly to a pension scheme during their working years, older women are less likely than older men to enjoy contributory pension benefits, which tend to be more generous than non-contributory or social pensions financed out of general taxation. Globally, a lower share of older women (49.2 per cent) receives a contributory pension compared to older men (63.2 per cent). A higher share of older women (34.2 per cent)

receives a non-contributory pension compared to older men (26.9 per cent).<sup>160</sup>

Even in countries where women enjoy relatively broad access to pensions, their benefit levels are often only a fraction of men's. Across selected OECD countries, for example, retirement income among women aged 65 and over was, on average, 26 per cent lower than for men, with differences above 40 per cent in Austria, Japan, Luxembourg, Mexico, the Netherlands and the United Kingdom.<sup>161</sup> In Latin America, where the expansion of non-contributory pensions has contributed to closing gender coverage gaps,<sup>162</sup> adequacy remains a significant challenge; 44 per cent of women aged 65 years and over do not have sufficient pension income to cover basic needs compared to 39 per cent of men of the same age.<sup>163</sup> In addition, women are particularly at risk of benefit erosion over time without adequate indexation, due to their higher life expectancy and, in many countries, earlier retirement than men.

Gender pension gaps result from wider inequalities affecting women throughout their lives. During their working years, women participate less in the labour market, earn lower wages and interrupt their careers more often than men to care for dependents. In many countries, women are also overrepresented in informal, non-standard and lower-paid jobs, typically contributing less to social security than men. The case of Viet Nam illustrates how economic disadvantages accumulate across women's life course, suggesting that income security for women in old age requires a range of changes across social protection systems, including better access to paid parental leave and child benefits as well as better coordination with labour market and care policies (see Box 2.2).

**FIGURE 2.5** Women and men covered by an old-age pension scheme (recipients and contributors), by sex and region, 2023



**Source:** UN-Women calculations based on ILO 2024a.

**Note:** Global and regional aggregates are weighted by the working-age population aged 15 and above for active contributors and by population aged 65 and above for recipients.

**BOX 2.2****The need for a social protection systems approach to women's income security in old age: Evidence from Viet Nam**

Like many countries, Viet Nam has a large gender gap in access to contributory pensions. Only 16 per cent of women aged 65 and over receive a contributory pension compared to 27.3 per cent of men, even though women are more likely to contribute to a social insurance scheme earlier in their careers.<sup>a</sup> In addition to gender inequalities in the labour market, life course events – particularly motherhood – and social protection system design features work to women's disadvantage.

In 2019, about 31.3 per cent of women and 22.1 per cent of men in the labour force actively contributed to a social insurance scheme in Viet Nam. For both women and men, coverage rates peaked at ages 25 to 29, with women registering significantly higher coverage rates at this point than men (58.5 per cent compared to 38.6 per cent, respectively). Subsequently, however, coverage rates decline, with women dropping out at a faster rate than men.

Women's contributory histories are, on average, four years shorter than those of men. Many do not meet the 20-year contribution requirement to qualify for a minimum pension. In addition, large numbers of young women withdraw lump sums from their pension accounts, shortening their contributory records further. This suggests a link between women's broken careers and childbirth, and that other short-term benefits, such as maternity and unemployment insurance, might not be sufficient to support women through those periods of their working lives. The complete absence of child benefits in the contributory system creates further disincentives for women to continue to pay in after childbirth. All these dynamics diminish pension benefits, which are calculated based on years of effective contributions. In 2019, men's pensions on average were almost 20 per cent higher than women's.

Closing these gaps will require actions on multiple fronts and across the social protection system.<sup>b</sup> In the short term, the expansion of the tax-funded old-age pension is the fastest way to increase coverage for everyone. Tweaks to the contributory pension system – such as the reduction of the qualifying period – could help narrow the gap between women and men. As long as frequent lump sum withdrawals continue to be the norm, however, easing minimum qualifying conditions will only slightly increase the number of people who retire with a contributory pension. Care credits could help close benefit gaps and work as an incentive for women to maintain their contributions in the system for retirement, rather than withdrawing lump sums. Considering the large share of women in the informal economy, care credits could be extended to them as a top-up to the social pension. In parallel, more accessible and generous child and parental leave benefits as well as affordable child-care services could reduce lump-sum withdrawals. Each of these measures could help meet specific needs and would reinforce each other, resulting in gains in women's social protection outcomes.

**Note:** <sup>a</sup> ILO 2021c; <sup>b</sup> ILO 2021d.

## **B.4 SCATTERED ACCESS TO AFFORDABLE HEALTH CARE CREATES RISKS FOR WOMEN OF ALL AGES**

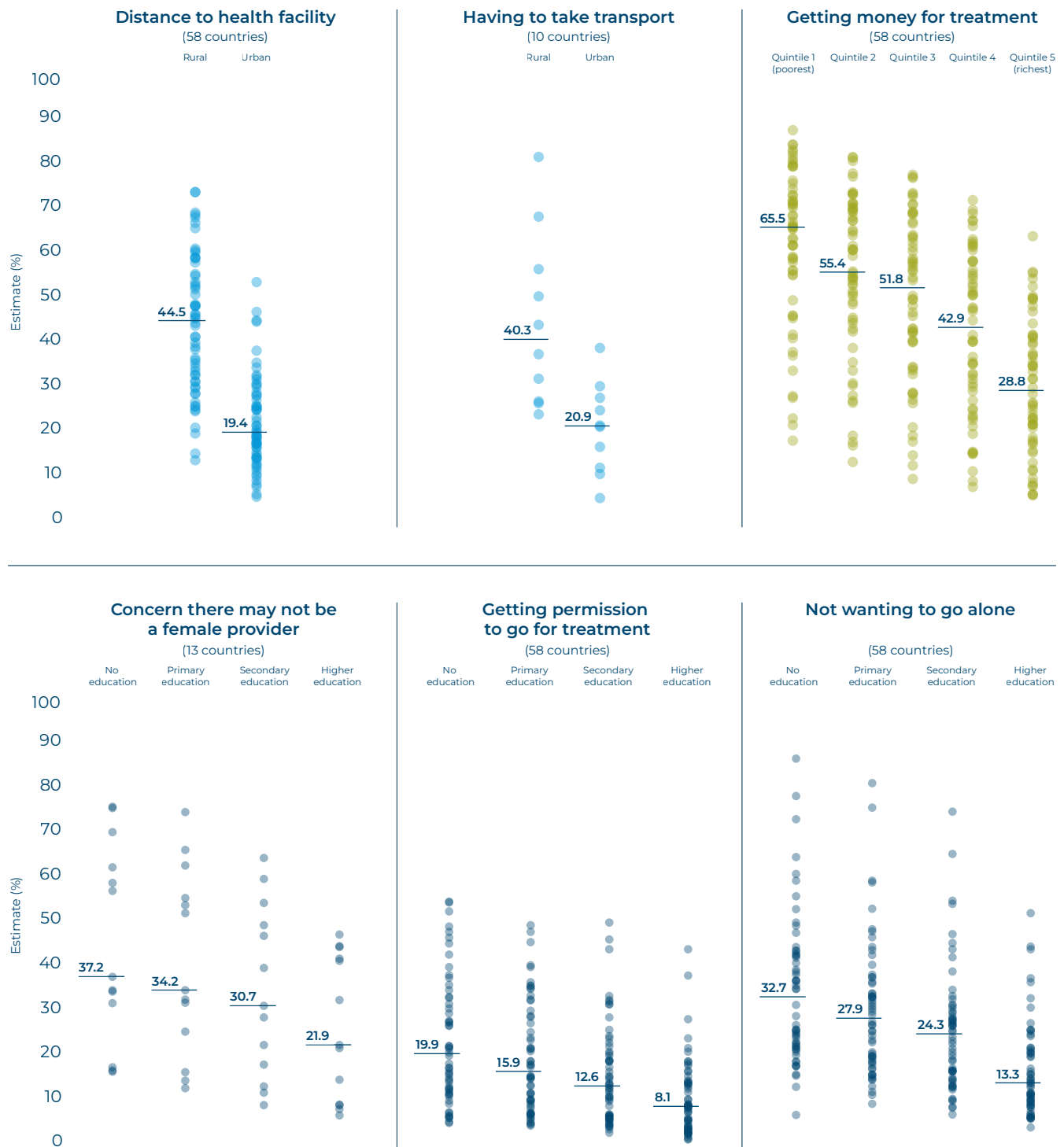
Ill health is one of the most common risks, one bound to increase amid cascading crises, including those linked to climate change. Without social health protection, seeking medical treatment may require significant out-of-pocket spending, a major driver of impoverishment globally. Although the proportion of the population that was not covered by essential health services decreased by 15 percentage points between 2000 and 2021, improvements have stagnated since 2015.<sup>164</sup> In 2021, about half the world's population – 4.5 billion people – remained uncovered. South Asia and sub-Saharan Africa registered the lowest coverage rates. The population facing catastrophic out-of-pocket payments for health increased from 588 million people in 2000 to 1.04 billion in 2019.<sup>165</sup> For many, impoverishing out-of-pocket payments are compounded by a lack of sickness benefits to replace lost income while they are away from work.

Women tend to be more affected by out-of-pocket payments. This is due to gender-specific health needs, including those related to their sexual and reproductive health and reproductive rights, and to their greater rates of certain chronic illnesses and mental health conditions that are not always included in essential health services packages.<sup>166</sup> A review of the inclusion of sexual and reproductive health within nationally defined “essential health-care services” across 24 low- and middle-income countries found that while almost all included maternal health and family planning, only 13 countries integrated gender-based violence services and just 3

countries had services to address intimate partner violence specifically.<sup>167</sup> Many countries exclude critical sexual and reproductive health services such as safe abortion and reproductive cancers, reflecting inadequate international and domestic public funding and policy and legal barriers.

Where women's limited economic resources compromise their ability to pay for health care, they may be forced into increasing reliance on male partners or other family members, who may not necessarily prioritize their health needs. Research in India showed, for example, that household health-care expenditure was systematically less for women than for men, even though morbidity rates were higher among women.<sup>168</sup> Girls have a lower chance of being hospitalized than boys when households face tight budget constraints.<sup>169</sup> Deep-rooted patriarchal norms as well as the prioritization of the health of breadwinners over that of caregivers, particularly in rural areas where women's employment rates are low, are likely drivers of these disparities.

Gender inequalities in access to health care extend beyond financial barriers and intersect with inequalities based on race, age, disability, migrant status and more. Figure 2.6 shows that the lack of money for treatment was the most important reason for women across 58 low- and middle-income countries to forgo health care, yet with large differences across income quintiles. Women in rural areas were much more likely than those in urban areas to report accessibility issues, such as the distance to health facilities and a lack of transport. Concerns that there might not be a female health provider were particularly acute among women with lower levels of formal education.

**FIGURE 2.6****Reasons for forgoing health care among women aged 15–49 years, most recent household surveys, 2011–2021**

**Source:** WHO and World Bank 2023a, p. 16.

**Note:** Circles indicate countries; each country is represented by multiple circles (one for each indicator and subgroup). Horizontal black lines indicate the median value (middle point of estimates). This analysis used DHS, MICS and RHS data and was conducted by the WHO Collaborating Centre for Health Equity Monitoring (International Center for Equity in Health, Federal University of Pelotas.)

## C.

## Starting points on the road to universal, gender-responsive social protection systems

While gender gaps in social protection coverage, adequacy and comprehensiveness are driven by underlying inequalities in paid employment and unpaid care, they also reflect long-standing biases in social protection systems that privilege formal employment and mostly male life course patterns. In most countries, they offer only limited protection, if any, to informal workers and unpaid caregivers, among whom women are overrepresented. Different social protection schemes privilege the patterns of men's lives and employment to different degrees, however, showing that policy design matters and can be used to redress inequalities instead of just reproducing them.

Moving towards universal social protection requires systems to become more inclusive of those who pursue their livelihoods outside formal wage employment. They must also recognize the contributions of unpaid care and domestic work. This section outlines promising approaches and emerging good practices in extending social protection to women in informal employment and establishing care as a cross-cutting pillar of social protection systems.

### C.1 EXTENDING SOCIAL PROTECTION TO WOMEN IN INFORMAL EMPLOYMENT

Globally, women's employment is overwhelmingly informal, with limited legal or social protection. Addressing this gap requires solutions tailored to the heterogeneous nature of informal employment and the reality that women often work in the most precarious informal jobs.<sup>170</sup>

An important distinction is between informal wage workers, such as domestic workers, who can be

more easily integrated into social insurance schemes through the extension and enforcement of existing provisions, and self-employed workers, such as street vendors and small-scale farmers, where no employer is present and more extensive adaptations are required. Globally, self-employment is the dominant form of employment among women in the informal economy, with 39.2 per cent of women working as own-account workers and 27.7 per cent as contributing (typically unpaid) family workers. Wage work accounts for 31.7 per cent of women's informal employment.<sup>171</sup>

Gaps in legal coverage, inadequate implementation of laws and limited contributory capacity remain among the most common barriers for women informal workers. Meaningful mechanisms for the participation of these workers and their organizations are needed to remove obstacles and realize their rights. This process can also build trust in public institutions, particularly in contexts where workers have experienced the State as punitive and repressive rather than protective and enabling.<sup>172</sup>

Several countries have revised their laws to become more inclusive of self-employed workers, encompassing those who are informal. In Tunisia, for example, many rural agricultural workers, particularly women, were not covered by social security for reasons including irregular or seasonal incomes, multiple employers and under-reporting by employers. In 2019, amendments to Law No. 2002-32 allowed those with irregular incomes to join the tax and social security system.<sup>173</sup> Even where de jure coverage is extended to self-employed workers, however, de facto exclusion due to implementation gaps, financial and administrative barriers remains widespread (see Chapter 4).

Legal gaps are common among domestic workers – one of the most feminized categories among the informally employed – despite important progress in recent years. Reflecting gendered conceptions of domestic work as not being “real” work, domestic workers are still explicitly excluded from labour rights and social protection provisions offered to other wage workers. Where legal entitlements exist, access may be limited by restrictive eligibility criteria, such as minimum working hours or earning thresholds.

Globally, in 2020, just under half of all domestic workers (49.9 per cent) were legally entitled to at least one social protection benefit; only 6 per cent were comprehensively covered for the nine contingencies laid out in ILO Convention 102, a proportion much below the global average for all women and men of working age (27 and 35 per cent, respectively). The largest gap was in unemployment insurance, leaving 71 per cent of the world’s domestic workers without such protection when the COVID-19 pandemic hit. Further, even though almost half of domestic workers are legally entitled to at least one social protection benefit, low compliance and enforcement leave only 18.8 per cent enjoying this entitlement in practice. Migrant domestic workers often remain excluded from social protection, including health coverage, even after living and working in a host country for many years.<sup>174</sup>

Some countries have made significant strides towards bringing domestic workers under the purview of the existing social security legal framework, often in response to decades of mobilization and advocacy by domestic workers’ organizations. If sufficient supports are in place, mandatory affiliation is usually more effective in increasing coverage than voluntary affiliation. Several countries, including Ghana, Mexico (see Box 2.3) and Tunisia, have adopted recent reforms with a mandatory approach.<sup>175</sup> This is an important beginning but needs to be accompanied by incentives for registration, labour inspection mechanisms adapted to the situation of domestic workers, effective complaints

procedures, and awareness-raising among both employers and workers.

Low and volatile incomes may make it difficult for informal workers to make regular contributions required by social insurance schemes.<sup>176</sup> The challenge is exacerbated for women in informal employment who tend to earn less than men or, in the case of contributing family workers, may earn nothing at all. Self-employed workers face a “double contribution” challenge given that there is no employer to pay a share of social security contributions.

In these cases, other forms of solidarity financing are needed to advance towards universal coverage. Options include lowering or eliminating contribution requirements for informal workers based on the length of working time, duration of employment or earnings; full or partial subsidies for informal workers’ insurance premiums; and top-up benefits for those who have accumulated fewer contributions due to lower earnings or more frequent employment interruptions. In contrast to claims that tax-financed or -subsidized access to social protection incentivizes informality, a recent review found no clear evidence for such an effect (see also Chapter 5).<sup>177</sup>

Another option for ensuring at least a basic level of protection is to introduce or strengthen non-contributory (tax-financed) schemes that are accessible to informal workers or can be easily extended to them in times of need. Non-contributory programmes with broad-based coverage – including universal child benefits, disability benefits and social pensions – and means-tested programmes with higher eligibility thresholds are better suited to play this role. In South Africa, for example, the Child Support Grant is an important additional source of income for many women in informal employment but also played a fundamental role in cushioning the impact of the COVID-19 pandemic on informal worker households.<sup>178</sup> Solidarity financing is particularly important for universal health coverage,



**BOX 2.3****Extending social security legislation in Mexico to uphold the rights of domestic workers**

Until 2018, domestic workers could affiliate on a voluntary basis with the Mexican Social Security Institute (Instituto Mexicano del Seguro Social), which provided access to a limited benefit package. It excluded several cash benefits (sickness, maternity and employment injury benefits) and services (such as childcare) that were available to workers in other occupations.<sup>a</sup>

Following a claim filed by a domestic worker, Mexico's Supreme Court declared these provisions unconstitutional in 2018 and ordered the institute to implement a pilot programme to design and implement a simplified social security scheme for domestic workers. It factored in the particularities of the occupation and provided benefits and services on par with those of other workers.

In 2019, federal laws were amended to include domestic workers under mandatory coverage with a full range of benefits. The new provisions entered into force in October 2022. They facilitated the inclusion of domestic workers with multiple employers and clearly stipulated the exclusive responsibility of employers for registration and payment of contributions. Between 2020 and 2022, the number of registered domestic workers doubled, from 26,193 to 53,584.<sup>b</sup> Even so, there is still a long way to go to ensure that all 2.4 million domestic workers in Mexico enjoy full access to social security. While the new regulations do not explicitly exclude part-time domestic workers, for example, those who earn less than the minimum wage receive inferior coverage based only on the days reported by the employer.<sup>c</sup>

The Support and Training Centre for Domestic Workers (Centro de Apoyo y Capacitación para Empleadas del Hogar) and the National Domestic Workers' Union (Sindicato Nacional de Trabajadores y Trabajadoras del Hogar) paved the way for these reforms through longstanding mobilization and alliances with legislators, civil society and international organizations. They continue to push for improvements in legal provisions and their implementation.<sup>d</sup>

**Note:** <sup>a</sup> ILO 2022a; <sup>b</sup> Juárez 2023; <sup>c</sup> Artza 2022; <sup>d</sup> Torres 2020.

where the low incomes of informal workers often lead to poor uptake or limited benefit packages that may exclude women's health needs.

In several countries, the combination of contributory and non-contributory schemes has been effective in driving progress towards universal coverage that benefits women. Mongolia provides an interesting example of maternity protection covering all pregnant women and mothers of infants,

regardless of their contribution to the social insurance scheme, status in employment or nationality (see Box 2.4). Chile has successfully linked contributory and non-contributory elements to improve pension outcomes for women. The guaranteed universal pension (Pensión Universal Garantizada) comprises a basic social pension for those not affiliated with a contributory scheme. It tops up the pension benefits of those with low contributions due to employment interruptions, changes in



**BOX 2.4****Combining different mechanisms to achieve universal maternity protection in Mongolia**

In Mongolia, combining different social protection mechanisms has extended maternity coverage to all women. Formal employees are covered by social insurance on a mandatory basis and receive a replacement rate of 100 per cent of their wage for four months. Herders, self-employed people and workers in the informal economy can join the scheme on a voluntary basis, and receive maternity cash benefits for four months at a replacement rate of 70 per cent of their selected reference wage after 12 months of contributions. Maternity cash benefits go to all pregnant women and mothers of infants regardless of their contribution to the social insurance scheme, status in employment or nationality. The benefit, equivalent to approximately \$20 per month, is paid from the fifth month of pregnancy for 12 months. Maternity care is provided through the universal (tax-funded) health-care system.

Since 2007, benefits have been delivered through one-stop shops, a unified service delivery system including social welfare, social insurance, employment counselling and civil registration. To meet the needs of rural and nomad women, all provinces and most districts now have one-stop shops. A mobile van reaches very remote areas. In 2021, Mongolia updated its labour laws to allow 14 days of paternity leave and extended to fathers the right to parental leave for children under age 3.

**Sources:** World Bank 2023a; ILO 2016.

employment status or limited lifetime earnings. Benefits are available to individuals in all but the highest-income households. Women account for 59.1 per cent of recipients (71.5 per cent of those receiving the basic social pension and 55.4 per cent of those receiving top-up benefits).<sup>179</sup> The programme has reduced the gender gap in pension benefits from 26.7 to 13.9 per cent.

## **C.2 ESTABLISHING CARE AS A PILLAR OF SOCIAL PROTECTION**

Globally, women carry out almost three times as much unpaid care and domestic work as men, amounting to an average of nearly 18 per cent (4.3 hours) of their day compared to 6.5 per cent (1.6 hours) for men.<sup>180</sup> Unpaid care and domestic

workloads tend to be highest among women in rural areas and low-income households.<sup>181</sup> This work sustains families, economies and societies on a daily and intergenerational basis. It is essential for the effectiveness and sustainability of social protection systems. Conditional cash transfers, for example, rely on unpaid work to achieve their goals of keeping children healthy, fed and nurtured. Pension systems depend on families raising the next generation of contributors for their sustainability. And millions of community health workers contribute to making universal health care a reality through unpaid or underpaid labour (see Chapter 4).

Despite its contributions, unpaid care and domestic work in families and communities continues to impose enormous costs on those who provide it

in the form of financial obligations, lost opportunities, foregone wages and missed social security contributions.<sup>182</sup> Where care work is paid, it tends to remain undervalued, as the case of domestic workers illustrates. Gender gaps in social protection coverage and adequacy are, in part, a result of these dynamics.

Unpaid care and domestic work demands are highest during women's reproductive years, but they create gender-specific risks and vulnerabilities across the life course. Left unaddressed, these create barriers to the realization of women's and girls' rights to education, decent work, social security, and health and well-being, amongst others, and expose them to income insecurity and poverty.<sup>183</sup> At the same time, inadequate public provisions for the care and support needs of children, older persons, and people with disabilities or chronic illness lead to heightened vulnerabilities among these demographic groups. Social protection systems need to respond better to a cross-section of care-related vulnerabilities that are likely to intensify against a backdrop of global population ageing and climate change.<sup>184</sup>

Comprehensive care systems that combine social transfers, care and support services, and which regulate care service quality and the working conditions of paid care workers, should be a pillar of social protection systems.<sup>185</sup> Better coordination between social protection, public services and labour market policies is at the heart of this shift (see Chapter 3). In addition, there is a need to reform and adapt existing social protection schemes – both contributory and non-contributory – to become more care-sensitive.

Social protection aimed at combatting child poverty and strengthening the capabilities of children, for example, should refrain from conditionalities that increase demands on women's time, particularly in light of recent evidence that cash transfers have the greatest potential to benefit women when they are unconditional.<sup>186</sup> There is also scope for integrating support for care more purposefully

into the design of cash transfer schemes to free up women's time, as the Dominican Republic's Supérate programme illustrates (see Box 2.5).

For working-age adults, whose time is often squeezed between income-earning and care-giving responsibilities, social protection systems can provide income support for time taken off to care for dependents, whether children or other family members. Extending the coverage of maternity benefits to all women who need them is an important priority. Paternity and shared parental leave can enable parents to spend more time with their children while holding on to their jobs, and may incentivize fathers to do their fair share of child-rearing. In ageing societies, paid family leave to care for older family members is also needed, yet only 55 countries have a statutory right to long-term care leave and only 34 countries provide paid leave.<sup>187</sup>

Public works programmes need to be designed to enable the participation of women (and men) with care responsibilities and prevent the shifting of such responsibilities to other family members, including daughters. The provision of on-site child-care is critical. Public works programmes can also be designed to provide care service employment opportunities. South Africa's Expanded Public Works Programme, for example, introduced social service work opportunities in 2004. By 2019, it provided 254,000 employment opportunities in early childhood development and home-based care for people living with HIV. Participants in social sector programmes, mainly women, were among the lowest-paid participants, however.<sup>188</sup>

A recent pilot in Burkina Faso introduced mobile childcare services to follow public works participants as they moved between work sites, with positive effects on child development as well as women's employment and financial outcomes.<sup>189</sup> Participants at each site were asked to volunteer for the childcare component, and, after a three-day training, they operated the childcare centres, receiving the same compensation as other public

**BOX 2.5****Integrating cash and support for caregivers and gender-based violence survivors in the Dominican Republic**

The Dominican Republic's Supérate programme was created by presidential decree in June 2021.<sup>a</sup> It replaced a conditional cash transfer programme, Progresando con Solidaridad, and increased the number of recipients by 60 per cent while doubling the monthly benefit.<sup>b</sup> In 2022, according to official sources, the main cash transfer of the programme reached 1.3 million households with RD1,650 (approximately \$30) per month.<sup>c</sup>

Two new components explicitly aim to address gender-specific vulnerabilities among predominantly female recipients. The first component, Comunidades de Cuidado, responds to care needs and promotes women's economic autonomy by improving community-based care services for children, the elderly and persons with disabilities. The second component, Supérate Mujer, provides survivors of gender-based violence with a one-off payment of RD10,000 (approximately \$179), access to training and job mediation. Implemented in close coordination with the Ministry of Women, the programme assisted 700 survivors in 2022.<sup>d</sup>

**Note:** <sup>a</sup> Presidencia de la República Dominicana 2021a; <sup>b</sup> Presidencia de la República Dominicana 2021b; <sup>c</sup> Presidencia de la República Dominicana 2022; <sup>d</sup> El Nuevo Diario 2022.

works participants. One in four women who were offered childcare at the centres used them, with positive effects on their employment and financial outcomes as well as child development indicators.

In old age, gender gaps in pensions stemming from interruptions in paid employment to care for others<sup>190</sup> have led some countries to introduce compensatory mechanisms, such as pension care credits, or to extend minimum pension guarantees. In 2021, for example, Argentina introduced a childcare credit equivalent to one year of social security contributions for every child, two years for each child that is adopted or has a disability, and three years for low-income women. The credit was available to all women over age 60 who had not been able to accrue the 30 years of pension contributions required to access Argentina's minimum contributory pension. One year into the adoption of the measure, 162,000 women who would likely have fallen through the cracks of the previous system were receiving pension benefits.<sup>191</sup>

For those who have spent most of their lives outside the formal labour market caring for others, non-contributory pensions can go a long way towards securing at least minimum income security in old age. Successful universal pension schemes have been established in various developing countries, including Mauritius (since 1958), Namibia (since 1992) and Nepal (since 1995).<sup>192</sup> In 2018, Kenya introduced a broad-based social pension scheme for people aged 70 years and above under its "Inua Jamii" programme. Research into the gender dynamics accompanying the new benefit found that it provided older women with increased feelings of autonomy and self-worth, even as social norms continued to restrict choices on how they spent their money.<sup>193</sup>

Across the life course, reforms to improve the affordability of health-care coverage must go hand in hand with efforts to strengthen public health infrastructure. Countries such as Brazil and Rwanda have made remarkable progress by combining

these strategies (see Box 2.6). Outreach to marginalized groups and improvements in service quality require greater investments in predominantly female health-care workforces. In many countries, community health workers have proven critical to raising awareness, promoting registration among “hard-to-reach” groups and providing primary health-care support, including in crises. During

the COVID-19 pandemic, for example, accredited social health activists in India became a critical liaison between rural communities and the formal health system, conveying public health information, connecting people with services and even performing critical midwifery care.<sup>194</sup> Yet the important role of front-line health workers in delivering universal health coverage remains underrecognized,

### BOX 2.6

### Making universal health coverage work for women in Brazil and Rwanda

Brazil and Rwanda have made significant strides towards achieving universal health coverage through collective health financing mechanisms, including taxes and contributions, risk-sharing and solidarity, and the expansion of health infrastructure. Brazil's Unified Health System, established in the late 1980s, provides free access to health services, and 72 per cent of the population are dependent on it for health care, including fairly equal shares of women and men but a higher proportion of people of African descent than white people.<sup>a</sup> Rwanda's Community-Based Health Insurance Scheme reached 77 per cent of women and 78 per cent of men by 2020, with premiums stratified by income and full subsidies for the poorest 16 per cent.<sup>b</sup> Financial barriers persist, however, especially for the poorest women and those not qualifying for full subsidies.

Both countries have invested in health service infrastructure and community health worker programmes to enhance health-care access, particularly for marginalized groups. Yet the community health worker profession is precarious, with many workers facing health risks and deprivations similar to those they serve. In Brazil, women comprise around 75 per cent of this workforce; many are poor and over half are women of African descent.<sup>c</sup> In Rwanda, community health workers are selected by communities and often work without pay, with many putting aside their own paid work duties to do so.<sup>d</sup>

Despite challenges, reforms have led to significant health improvements in both countries. Brazil has reduced mortality due to preventable causes, especially among Afro-Brazilians, attributed to expanded primary health care.<sup>e</sup> It has made efforts to improve the working conditions of community health workers through eligibility for a minimum wage, formalized hiring procedures and requirements to complete basic training, even as broader structural resource constraints remain.<sup>f</sup> In Rwanda, maternal mortality has dropped significantly, credited to community health workers specializing in maternal health care. These workers accompany patients to health facilities and provide preventive measures to reduce the risk of post-partum haemorrhage, which accounts for one-quarter of maternal deaths.<sup>g</sup>

**Note:** <sup>a</sup> Cobo et al. 2021; <sup>b</sup> Rwanda Ministry of Health n.d.; <sup>c</sup> Nunes and Lotta 2021; Lotta et al. 2022; <sup>d</sup> Tuyisenge et al. 2020; <sup>e</sup> Hone et al. 2017; <sup>f</sup> Ballard et al. 2021; <sup>g</sup> Rwanda Biomedical Center and UNICEF 2021.

and their working conditions are often precarious (see Chapter 4).

Affordable long-term care services are equally important, particularly for older women who tend to provide the bulk of unpaid care for ageing spouses

and outlive the men they marry. Older women also play an important role in caring for grandchildren, enabling their parents to engage in paid work or taking their place as primary caregivers when children are orphaned or left behind due to migration.<sup>195</sup>

## D.

# The time to prepare is now: Sustaining and adapting gender-responsive social protection in an era of crises

The COVID-19 pandemic was a warning that social protection systems will increasingly be called upon to address large-scale shocks.<sup>196</sup> More frequent and protracted crises will exacerbate gender inequality and generate specific risks for women and girls. These comprise heightened exposure to different forms of violence, including higher rates of early and child marriage after disasters, livelihood losses, increased care work, more girls dropping out of school, and greater health risks, including through limited access to services.<sup>197</sup> Policy discussions on “shock-responsive” and “adaptative” social protection have paid scant attention to gender dynamics, however.<sup>198</sup>

Greater engagement between social protection and humanitarian actors, particularly in protracted crises, appears ever more necessary.<sup>199</sup> It also raises significant challenges. The humanitarian sector has been slow to consider gender equality,<sup>200</sup> and countries most affected by crises are still far from robust social protection systems and must rely on short-term, poverty-focused social assistance programmes. In practice, social protection provision and humanitarian relief already intersect on a continuum shaped by national capacity and the presence of international humanitarian

actors. This ranges from adding shock-responsive elements to existing social protection policies and programmes to bypassing national systems, with humanitarian actors working directly with local governments or civil society organizations.

In challenging, unpredictable contexts, social protection policies and programmes need to be both flexible and adaptable, while also consistently responding to the needs of women and girls. They should protect women and girls against the immediate impacts of shocks and crises and strengthen their long-term resilience. Combining social protection with climate change adaptation, for example, can both guard against income loss and promote more resilient livelihoods. In conflict, post-conflict and displacement settings, particular care is needed to ensure that social protection responds to women’s acute and complex needs in ways that foster social cohesion and solidarity instead of deepening divisions among different groups.<sup>201</sup>

The following subsections assess emerging evidence and distill lessons and promising practices in responding to gender-specific risks, vulnerabilities and constraints in the face of recurrent and

protracted crises. The first subsection draws lessons from the global COVID-19 pandemic, where the adaptation of existing social protection instruments played a major role in the response. The second subsection highlights social protection and livelihood integration to both protect women from income loss and promote their resilience to the climate crisis. The final subsection focuses on conflict settings, stressing how humanitarian and social protection actors can work together to address women's complex needs during emergencies, while laying foundations for longer-term and more comprehensive social protection systems.

### **D.1 KEEPING UP WITH LARGE-SCALE SHOCKS: LESSONS FROM COVID-19**

The pandemic highlighted social protection as a key mechanism for addressing large-scale shocks. Many countries, even those with limited social protection coverage, made significant efforts to reach those excluded from existing provisions by adapting existing social protection policies and programmes in various ways.<sup>202</sup> Benefit top-ups (vertical expansion) and temporarily enrolling non-beneficiaries (horizontal expansion) were the most impactful measures. Other adaptations included minor changes to programme design (e.g., cancelling conditionalities) and leveraging established programme infrastructure to deliver emergency support (“piggybacking”). Some shock responses were integrated into routine social protection programming, while others ran as parallel humanitarian schemes aiming to match government-led programmes as closely as possible (“shadow alignment”).<sup>203</sup>

Even though most measures were short-lived compared to the enduring hardship caused by the pandemic and failed to address gender-specific risks and vulnerabilities, the UN-Women and UNDP COVID-19 Global Gender Response Tracker revealed four important lessons that can be gleaned from this experience.<sup>204</sup>

First, horizontal expansion can be steered to be more inclusive of women. When extending coverage to new recipients, careful consideration must be given to demographic and/or occupational groups where women may be overrepresented and particularly affected. For instance, vulnerability assessments during the pandemic revealed that the jobs and earnings of informal workers, including domestic workers, street vendors and market vendors, among whom women tend to be overrepresented, were severely affected, with little or no recourse to social protection.<sup>205</sup> Consequently, at least 15 low- and middle-income countries – including Argentina, Bangladesh, Liberia and Mozambique – extended emergency social protection to informal workers with special provisions for women.

Second, vertical expansion can be designed to mitigate worsening gender disparities. When selecting programmes for benefit top-ups to absorb shocks, the gender composition of the beneficiary pool should be assessed to ensure that women are not inadvertently sidelined. In addition, vertical expansions can address gender-specific needs. Some pandemic measures, such as Togo's Novissi programme for informal workers, offered extra benefits to women given their double role as income providers and caregivers, and the country's significant gender disparities.

Third, strengthening links between cash and services supports women's complex and evolving needs during emergencies and builds resilience. The risks that women and girls face during covariate shocks are multifaceted, including income insecurity as well as heightened exposure to gender-based violence and rising unpaid care demands. During the COVID-19 crisis, countries that coordinated social protection with other services were in a better position to cater to women's needs. For instance, at least 15 countries rolled out specific interventions combining social protection with measures to prevent and respond to violence against women, including cash transfers, rental assistance, in-kind support



and a combination of employment or entrepreneurship programmes.

Fourth, relaxing eligibility requirements and conditionalities in emergency responses indirectly benefits women and other marginalized groups. During the pandemic, approaches with broader targeting criteria (geographical, categorical or targeting-out) that allowed beneficiaries to self-select into programmes and/or suspended educational or work conditionalities proved more inclusive of marginalized groups, including women. They also diminished administrative costs and improved timeliness. Brazil combined top-ups to existing cash transfers (Bolsa Familia) and “demand-driven” enrolment of “new” recipients for emergency assistance (Auxilia Emergencial), targeting informal workers not yet included in the social registry. It achieved extensive coverage of previously overlooked or unregistered beneficiaries. This combined approach prioritized women as recipients within households and provided extra support to single mothers in the informal economy, contributing to a substantial expansion of social protection reach and gendered impacts.<sup>206</sup>

These temporary efforts clearly show that gender design features can be integrated into shock-responsive social protection, an insight that is especially relevant given increasing climate disasters.

## **D.2 LEVERAGING SOCIAL PROTECTION FOR GENDER EQUALITY AS CLIMATE RISKS RISE**

Social protection can help address the climate crisis while promoting gender equality. Well-designed, gender-responsive policies and programmes can aid in absorbing immediate income shortfalls linked to climate shocks; reducing underlying gender-related risks and vulnerabilities; supporting more climate-resilient livelihoods; and contributing to gender-just transitions by creating decent jobs for women in the green, digital and care economies (see Chapter 3).<sup>207</sup> Yet, as of 2021, only a 11 per cent of 185 countries

studied recognized social protection in their national climate action plans.<sup>208</sup> There has been little engagement on how to design and deliver “adaptive social protection”<sup>209</sup> to maximize its benefits for women and girls.

Regular social assistance can protect women’s income security during climate emergencies, enable them to meet basic needs and increase their ability to save money to anticipate shocks.<sup>210</sup> This is apparent even where transfers do not explicitly incorporate climate risks into their design, as has been the case for Mexico, Uganda and Zambia.<sup>211</sup> In-kind support, including school feeding programmes, is a cost-effective approach widely used in countries at high risk of climate hazards<sup>212</sup> and holds potential for preventing household food insecurity and its disproportionate impacts on women and girls.

Some countries, such as Bangladesh, Dominican Republic, Ethiopia and Kenya, as well as regions such as the Sahel, have built anticipatory climate adaptation mechanisms into routine social assistance programmes. These kick in automatically before extreme weather events.<sup>213</sup> Evidence from Asia, East Africa and Latin America shows that setting the value of transfers at a level that enables shock-coping strategies or timing them to anticipate climate stressors, such as seasonality, can contribute to protecting savings and productive assets.<sup>214</sup>

Such early warning systems, if properly linked with gender-sensitive national social protection systems, can help strengthen women’s resilience to shocks before they occur.<sup>215</sup> For instance, Kenya’s Hunger Safety Net Programme, an unconditional poverty-targeted cash transfer, includes a scale-up component to extend emergency transfers to non-beneficiaries in anticipation of climate-related disasters such as drought or flooding.<sup>216</sup> As early as 2015, anticipatory emergency payments in advance of floods predicted by El Niño forecasts were made, including to 190,000 new households.<sup>217</sup> This prevented negative coping strategies, enabling recipients to smooth consumption, maintain

asset levels and bounce back faster than non-recipients.<sup>218</sup> By 2023, 70 per cent of routine recipients and 60 per cent of emergency transfer occasional recipients were women, and the programme had an additional gender-responsive cash-plus component with cash top-ups and nutrition education for families with pregnant and breastfeeding women or infants.<sup>219</sup> Effective anticipatory action, however, requires an enabling infrastructure that can earmark contingency financing, preregister beneficiary households at risk of exposure and set up delivery modalities.<sup>220</sup>

Outside social assistance, less is known about the role of other social protection instruments, such as social insurance, in supporting prevention and preparedness for climate change. Shifts in weather patterns can heighten life course risks, including income loss due to unemployment or illness, while also increasing the vulnerability of agricultural practices reliant on specific climate conditions. In Africa, agricultural insurance to hedge against risks is severely limited; an estimated 91 per cent of economic losses from climate risks are still uninsured.<sup>221</sup>

There has been growing interest in combining social protection with weather-indexed agricultural insurance covering crop and livestock losses to free up assets for investment in adaptive capacity.<sup>222</sup> There are significant concerns about the accessibility and viability of insurance-based approaches for poor and marginalized groups, however. Agricultural insurance against frequent weather events can have very high premiums, which may be unaffordable, especially for women and those living in poverty.<sup>223</sup> Such schemes may have enrollment barriers, including requirements on land ownership or commercial viability, and provide limited access to information. This often results in the exclusion of small-scale or landless farmers.<sup>224</sup> Private insurance companies in particular often refuse to provide coverage for recurring drought or slow-onset climate impacts, where losses are frequent or inevitable.<sup>225</sup> Agricultural climate insurance has also been critiqued for promoting unsustainable

practices of agricultural intensification rather than socioecological conditions for reducing climate risk through investments and training in sustainable agricultural techniques.<sup>226</sup>

In settings with low coverage of State-supported social insurance, community-based schemes can expand coverage among informal workers and small-scale farmers, many of whom are women.<sup>227</sup> These schemes rely on community-pooled funds or small-scale financial institutions to horizontally expand coverage to minimize the negative economic costs of climate shocks and increase adaptation to a changing climate. While there are inherent limitations in community-based schemes, given their narrow risk pooling, they hold promise for addressing gender access barriers, including affordability. They may also better respond to women's needs, particularly when they are developed and implemented in close collaboration with organizations of women workers.

In India, for instance, the Self-Employed Women's Association and its partners launched extreme heat insurance for women informal workers in 2023, allowing them to recover income losses. The scheme initially targeted 21,000 association members, covering premiums in the first year. The insurance is slated to expand to 2.5 million members nationally. It is designed to pay out multiple times in one heat season to replace income losses currently estimated at \$3 per day.<sup>228</sup> Similarly, crop insurance for women in Mali and the extension of health insurance for women farmers in Senegal have resulted from bottom-up consultations and needs assessments that enabled women to clearly define their priorities (see Box 2.7).

Beyond coping with immediate shocks, there are also increasing expectations for social protection to tackle the longer-term erosion of livelihoods due to climate change, albeit with limited evidence so far on how this could work.<sup>229</sup> A wide variety of cash-plus (or asset-plus) models combine cash, livestock or asset transfers with training on income-generating activities and access to



**BOX 2.7****Extending insurance schemes mitigates climate risks for women farmers in Mali and Senegal**

Extending insurance schemes to women small-scale farmers in Mali and Senegal mitigates their exposure to climate risks and bolsters adaptive capacity and resilience. In Mali, women farmers face recurring losses due to adverse weather events and disasters. OKO, an African start-up, collaborated with international development agencies to introduce a new, affordable insurance scheme for peanut growers, primarily women. Women-only teams led outreach resulting in a 25 per cent increase in enrolment and a 15 per cent reduction in the gender gap in insurance. Some 1,100 new women farmers signed up over an eight-month pilot from December 2021 to July 2022.<sup>a</sup>

Women farmers in Northern Senegal face particularly harsh conditions. Desertification is leading to dwindling crop and livestock production. A lack of basic health infrastructure means many spend significant time away from income-generating activities to care for their own health needs or those of family members who have fallen sick due to adverse conditions. With the active involvement of a local women's network of around 16,000 farmers and support from UN-Women, since late 2022, Senegal's National Health Insurance has extended and adapted its services to cater to rural women.

Lower premiums, alternative payment options and community-based savings groups have facilitated access to insurance, reducing the risk of income loss due to illness. A robust community-led awareness campaign resulted in over 1,300 rural women enrolling in national health insurance for the first time, covering themselves and nearly 7,000 household members.<sup>b</sup> Costing less than \$3.50 per participant per year for premiums and outreach costs, this approach is inclusive and cost-effective.

**Note:** <sup>a</sup> Perezniето and Holmes 2023; <sup>b</sup> UNEP 2023.

technology to support livelihood diversification. Another approach that could play a bigger role in transitioning to green economies includes public works programmes that promote the creation of community assets and infrastructure (e.g., wells to improve water preservation). These can reduce vulnerability to climate hazards and improve women's access to essential services.

Other options comprise cash transfers conditional on the adoption of mitigation and adaptation activities.<sup>230</sup> For instance, under Paraguay's Poverty, Reforestation, Energy and Climate Change Project

women are targeted as household recipients of the flagship national cash transfer scheme, Tekoporá, and with technical support and additional cash in exchange for adopting agroforestry production practices. It sets a 50 per cent target for women as direct beneficiaries of the initiatives targeted at vulnerable households (43,600 of 87,210 planned recipients are women, and 14,800 are Indigenous).<sup>231</sup> Despite some positive examples, however, comparative evidence of the positive impacts of green cash-for-work schemes on poverty remains scarce,<sup>232</sup> and green conditionalities may end up imposing heavier

time and labour costs on poor women to access small sums of money that may be insufficient to foster adaptive capacity. Setting quotas for women's participation, ensuring equal pay and adequate working conditions for all participants, and providing crèches for children on site are all critical from a gender perspective.<sup>233</sup>

Some interventions are part of programmes to “graduate” individuals out of poverty and put them on the path to climate-resilient and sustainable livelihoods.<sup>234</sup> These aim to help people escape poverty but often exclude women job seekers because they do not recognize barriers such as childcare responsibilities and transportation costs (see Chapter 3). Gender-responsive graduation approaches offer

a holistic package of support, considering factors such as household composition, care responsibilities, access to markets and the capacity to do physically demanding work, all of which affect women's ability to participate in such schemes.<sup>235</sup> Tunisia's Economic, Social and Solidarity Inclusion Graduation programme is one example (see Box 2.8).

Building gender-responsive social protection to manage increasing climate shocks requires significant financial investments, both domestic and international. Existing global climate funds as well as the more recently agreed loss and damage fund could help channel resources to social protection in low- and middle-income countries (see Chapter 5.)

### BOX 2.8

### Promoting climate-resilient livelihoods for women and youth in Tunisia

The Economic, Social and Solidarity Inclusion (IESS)<sup>a</sup> programme in Tunisia was launched in 2021, amid concerns about increasing water scarcity and soil erosion. It seeks to strengthen climate-resilient livelihoods for women and youth while increasing access to climate-resilient public services and infrastructure.<sup>b</sup> The programme has an emphasis on strengthening women's livelihoods in parallel with broader climate resilient infrastructure interventions components. The project has initiated innovative cross-sectoral collaboration (see Chapter 3), bringing together Tunisia's social services with the technical expertise of the regional commission for agricultural development. While there are challenges in forging new working relationships, the programme has several highly promising features. First, it enables women to choose livelihoods for which to receive resources and training – for example, prickly pear cultivation, which requires 80 per cent less water than traditional crops and reduces soil erosion. Second, it features government investments in infrastructure, including climate-proofing rural access roads to withstand flooding and developing systems for clean water delivery. Third, the programme makes links to preschool education to support women's childcare responsibilities. Participatory processes help ensure that women's needs inform new water infrastructure. Finally, the programme takes steps to transform gender norms, including through prioritizing women for roles in village leadership and providing training on household decision-making.<sup>c</sup>

**Note:** <sup>a</sup> BRAC 2021; <sup>b</sup> Conrad 2022; <sup>c</sup> Benegros and Kumar 2022.

### **D.3 MITIGATING RISKS FOR WOMEN AND GIRLS AND FOSTERING SOCIAL COHESION IN PLACES AFFECTED BY CONFLICT**

The capacity of social protection to respond to women's acute needs in conflicts, amid extreme poverty, famines, displacement and other systemic shocks, presents formidable challenges. These include the destruction of infrastructure and collapse of basis services upon which social protection delivery often depends. There can be significant risks for front-line providers, especially where conflict is ongoing (see Chapter 4).<sup>236</sup> Furthermore, government decision-making may be highly politicized, administrative capacity may be weak and State-led social assistance, where it exists, may be associated with particular factions involved in armed conflict.

Under these circumstances, non-governmental organizations, humanitarian agencies, development actors and donors may play critical roles in providing emergency support. In some cases, humanitarian aid extends over years or even decades.<sup>237</sup> Much of this assistance still does not include gender-equality considerations, however.<sup>238</sup> According to OECD data for 2021–2022, out of all sectors supported by official development assistance, the humanitarian sector has the lowest share (18 per cent) of initiatives with explicit gender equality objectives.<sup>239</sup>

Evidence on the impact of humanitarian cash and voucher assistance on gender outcomes is mixed. Various factors are in play, including women's position in families, the amount and duration of aid, delivery modalities and complementary interventions.<sup>240</sup> Findings from Iraq, Jordan, Lebanon and the Syrian Arab Republic indicate that routine cash transfers, where still operational, or newly introduced emergency cash relief may benefit women in conflict settings by reducing their economic dependence, helping them provide for household basic needs and giving recipients a sense

of self-worth and respect.<sup>241</sup> Some studies have found that cash transfers were associated with reductions in household tensions,<sup>242</sup> yet others have highlighted unintended consequences from giving cash directly to women, including exposure to violence, exploitation and domestic abuse.<sup>243</sup>

Targeting women for cash assistance in conflict and humanitarian settings is increasingly common. A review of 42 cash-plus programmes in 17 fragile and conflict-affected countries found that over half specifically aimed at reaching women, and were more likely to do so in high-intensity conflict settings.<sup>244</sup> Cash transfers may do little, however, to address women's underlying vulnerabilities or additional risks. Exclusion remains widespread, such as when programme eligibility criteria are based on ownership of live-stock assets that women are unlikely to have.

Giving cash to women in volatile contexts must be accompanied by actions both to mitigate potential harm and address access barriers.<sup>245</sup> Consulting with women's groups on the ground and involving them in design decisions where possible can improve responsiveness, reduce risks and boost adaptability of social assistance in conflict settings.<sup>246</sup> For instance, women may favour in-kind transfers rather than cash where mobility and banking infrastructure are affected by conflict or the receipt of cash may expose them to violence or extortion by criminal or armed groups.<sup>247</sup>

Careful consideration of other key design features of emergency programming, such as targeting options, the portability of social security entitlements and accountability frameworks, are also critical in tackling gendered effects as well as the underlying drivers of conflict. These features ideally should influence the building of social cohesion, including by fostering trust in institutions, a sense of belonging and a willingness to participate and help. Where poverty and unemployment are widespread and social protection remains limited, for example, rolling out emergency support solely for refugees in contexts where routine social

protection does not reach the wider population can create tensions with host communities.<sup>248</sup> Particular care is needed to align the level and package of benefits for refugee and host communities so that programming fosters solidarity.<sup>249</sup>

In Jordan, UN-Women's "one-stop" centres have tried to address this issue by serving both Syrian refugee women and vulnerable Jordanian women, and establishing locations inside the Za'atari and Azraq refugee camps and in host communities. The centres, called "Oasis", adopt a uniquely holistic approach, combining cash for work and employment opportunities; gender-based violence services and awareness-raising activities; and leadership and civic engagement initiatives. The programme reaches around 1,500 people per year, 90 per cent of whom are women, mainly female heads of household, elderly women and women with disabilities. In 2021, 17 per cent of women beneficiaries had disabilities. Participants have improved confidence and vocational skills, and gained some level of financial freedom as well as a sense of community in Oasis centres. Yet longer-term economic opportunities, such as through obtaining a work permit, accessing jobs or opening businesses, remain scarce.<sup>250</sup>

In some instances, efforts to align humanitarian and national programming have strengthened elements of gender-sensitive social protection infrastructure. The Sahel Adaptative Social Protection programme, for example, supports the development of universal social registries – an essential building block of the social protection infrastructure – in Burkina Faso, Chad, Mali, Mauritania, Niger and Senegal to enable timely responses to shocks. The registries allow the targeting of female beneficiaries and the monitoring of outcomes, although female poverty and vulnerability within

households likely remain underestimated given limited individual data.<sup>251</sup> Transferring funding and/or implementation responsibility from donors to national authorities, where possible, is an important step to promote sustained national ownership of emergency interventions, as has been the case in the latest phase of Kenya's Hunger Safety Net Programme.<sup>252</sup>

Comprehensive packages linking emergency social assistance with access to other relevant services, such as health, justice or gender-based violence prevention and response, are better positioned to build resilience in marginalized groups and proactively address underlying drivers of vulnerability (see Chapter 3).<sup>253</sup> This is especially the case as conflicts become more protracted and humanitarian interventions persist over the longer term. The need for humanitarian actors to work more closely with development agencies and local stakeholders in preparing the ground for robust national social protection programmes is increasingly recognized.

Through supporting social protection infrastructure, aligning entitlements across social groups and encouraging national ownership, donors and humanitarian actors can work alongside national stakeholders to lay foundations for post-conflict social protection systems that benefit women and are nationally led. With emerging evidence on social protection's role in peacebuilding,<sup>254</sup> for example, external entities can advocate for the participation of gender equality advocates and women's organizations in designing social protection programmes during post-conflict reconstruction. More broadly, support for the adoption of universal programmes that benefit all could further promote social cohesion, and contribute to repairing the social fabric.<sup>255</sup>

## E.

## Conclusion

Despite progress towards universal, gender-responsive social protection systems, substantial gaps leave millions of women and girls without adequate support for life course risks. This is occurring even as shocks become more frequent and the upheaval of broader structural transformations continues. To close gaps in coverage, adequacy and comprehensiveness, this chapter has proposed a twin track approach, where countries advance towards robust gender-responsive social protection systems in the long term while adapting policies and programmes in the short term to respond to the rights and needs of women and girls in acute and protracted crisis contexts.

Specific priorities for systems strengthening include the extension of social protection to women in informal employment and greater recognition of care – both paid and unpaid – as a pillar of social protection systems. Collective financing and risk-sharing, minimum benefit guarantees, progressive benefit formulae, coverage of dependents in health insurance schemes, subsidies for workers with low contributory capacities and compensation for periods without contributions can all be used to make contributory social protection schemes more inclusive. Strengthening non-contributory schemes, on which women rely disproportionately, is another important priority. Particularly where poverty is widespread and dynamic due to recurrent shocks, schemes with broad-based coverage are more likely to benefit women than those narrowly targeted to poverty. Adequate benefit levels, including adjustments for inflation, as well as regular and predictable payments are key to harnessing the positive gender equality impacts of social transfers.

The dynamic and unpredictable nature of emergencies poses challenges for social protection policies and programmes in becoming inclusive, flexible and adaptable to complex and evolving needs. Expanding routine gender-responsive social protection provision, combined with scalable shock components that are both anticipatory and reactive, can help shield women and girls from the immediate impacts of shocks and crises and enhance their resilience. Integrating social protection with climate change adaptation can prevent women's income losses while promoting more resilient livelihoods for the longer run. In conflict, post-conflict and displacement settings, where social protection systems are often weak, greater collaboration between humanitarian and social protection actors is critical to mitigate gender-specific risks and vulnerabilities, while laying foundations for building systems that foster national ownership, social cohesion and solidarity.

Both long-term efforts to build social protection systems and more effective emergency responses require greater resources (see Chapter 5), improved data systems, and close consultation with organizations that represent the rights and interests of those whom social protection systems are trying to reach. Up-to-date sex-disaggregated data on poverty and vulnerability as well as coverage, adequacy and comprehensiveness undergird the effective design, delivery and monitoring of routine social protection provisions and are essential for rapid scale-up during emergencies. The routine participation of women's, workers' and community-based organizations in design and delivery decisions can improve gender-responsiveness and adaptability.

CHAPTER 3.

**Join the dots: Advancing  
towards integrated social  
protection systems**

1

Under an integrated approach, social protection systems, policies and programmes operate in tandem with public services and employment and other sectoral policies to avoid unnecessary trade-offs, build synergies and enhance impact.

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2

From a gender perspective, integrated approaches are effective when they recognize women's multiple roles as workers and caregivers and support the realization of their rights.

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3

Coordination across sectors, stakeholders and levels of governance makes integrated approaches work in practice. It is particularly important to respond to complex challenges to women's and girls' rights posed by cascading crises.

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4

Integrated approaches are central to managing the risks and opportunities of broader structural changes in economies and societies. These changes must be steered to reduce, not exacerbate, gender inequalities in paid employment and unpaid care.

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5

Integration can be fostered at multiple levels and with varying degrees of ambition. At the programme level, combining income support with asset transfers, skills development and access to services can maximize the impact of "just cash" for women and girls.

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6

Ultimately, however, addressing the underlying drivers of crises and inequality requires economy- and society-wide approaches. Just and sustainable transitions provide entry points for advancing gender equality through coordinated social protection, employment and care policies.

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## A.

## Introduction

Integrated approaches that align social protection systems with public services, employment and other policies go beyond what social protection can achieve alone. They recognize and support the multiple roles that women play in society and assist them to realize their rights at home, in workplaces and in public life. Integrated approaches help to avoid unnecessary trade-offs, build synergies and enhance impact by tackling not just the consequences of vulnerability but its underlying drivers. The latter include persistent inequalities in paid work and unpaid care, gender-based violence and discriminatory social norms that stifle the capabilities and opportunities of women, girls and gender-diverse people.

Effective coordination across sectors, stakeholders and levels of governance makes integrated approaches work, particularly in responding to cascading crises. In acute and protracted crisis contexts, multiple state and non-state actors provide relief but often have disparate ways of working and at times diverging interests. Countries that establish coordination mechanisms linking diverse actors around shared goals during “normal times” are better positioned to respond to women’s multidimensional needs during emergencies.

Coordination also holds the key to managing the opportunities and risks of broader structural changes. Technology and green transitions are injecting both dynamism and uncertainty into the world of work. Old jobs are disappearing while new ones are of uneven quality and require fresh skills. Demographic trends are exacerbating challenges such as high rates of youth unemployment, migratory pressures and strains on social security systems and care arrangements. In this context, integrated approaches that combine social protection with active labour market policies and support for care can help women take

advantage of new opportunities and navigate increasingly complex and deeply gendered work-life transitions.<sup>256</sup>

Despite the advantages of integrated approaches, social protection and other policies too often remain siloed, missing opportunities for transformative change. Cash transfers, for example, may support women as caregivers, allowing them to purchase essential items for household survival, but this may not enable them to gain a more secure footing in the labour market.<sup>257</sup> Active labour market and economic inclusion policies, in turn, often promote participation in paid work without adequate attention to unpaid care and domestic work responsibilities. This contributes to a “feminisation of responsibility and obligation”.<sup>258</sup> Women are put in charge of both the economic sustenance and care of their families with little collective support for the latter, underscoring the urgent need for a shift from “careless” to “careful” approaches to activation.<sup>259</sup>

Very few social protection and labour market programmes strive to actively strengthen women’s sense of agency and empowerment as rights-bearers. Worse, through siloed implementation, they risk unintended negative consequences on agency and dignity. Conditional cash transfers, for example, may stimulate demand for public services. But if services are hard to access and low in quality, and no parallel investments are made in improvements, women and girls may be pushed to use them to the detriment of their dignity, health and well-being. They may spend a great deal of time “walking and waiting” to reach health or educational facilities to comply with programme conditions, at the expense of other activities. This is a concern particularly in rural and isolated places with little access to public transport and rudimentary social infrastructure.<sup>260</sup>



By moving outside their silos, decision-makers across various sectors and levels could embrace more holistic, effective and bottom-up policy-making processes (see Section B).<sup>261</sup> For programmes, additional elements can be layered onto existing schemes, such as cash transfers, to

promote capabilities and sustainable livelihoods among women and girls (see Section C). Sector- or economy-wide strategies for just transitions could provide entry points for promoting gender equality by integrating social protection, employment and care policies (see Section D).

## B.

### What is an integrated approach and why is it needed?

An integrated approach entails social protection systems, policies and programmes working in tandem with public services and employment and other sectoral policies. Such an approach is particularly critical from a gender equality perspective, since social protection alone cannot tackle the underlying drivers of inequality and women's heightened vulnerability to shocks. An integrated approach is also necessary to shift discriminatory social norms operating at multiple levels of social protection systems and in societies more broadly (see Box 3.1).

Coordination is key to the rights-based approach to social protection and to making integrated approaches work in practice. While horizontal coordination is primarily concerned with overcoming siloed and fragmented approaches across sectors and ministries, vertical coordination aims at a joined-up approach across national and sub-national levels. While this chapter focuses mainly on horizontal integration through greater coordination across sectors and policy areas, vertical integration is equally critical, including to prevent gender-responsive design elements from evaporating during implementation (see Chapter 4).

Effective coordination is as much about which sectors and stakeholders are involved, as the nuts

and bolts of how they work together. Integrated approaches to social protection, employment and unpaid care will typically require involving labour, health, education and social development stakeholders as well as employers', women's and workers' organizations. In acute and protracted crisis settings, coordination often connects national actors with external donors and humanitarian agencies (see Chapter 2). Coordination may be new or build on existing initiatives. Work on gender-based violence, for example, has predominantly focused on coordination across the justice and health sectors, with the involvement of women's rights organizations with important roles in service delivery. Links to social protection systems, however, are relatively rare. These could be further explored building on promising innovations developed during the COVID-19 pandemic.<sup>262</sup>

National social protection strategies offer scope for horizontal coordination when drafting them involves the participation of diverse policy and civil society actors.<sup>263</sup> Strategies can be coordinated with other national documents, such as action plans to end violence against women. In implementation, intersectoral commissions can coordinate some of the most ambitious goals of policy integration, such as comprehensive care systems. Collaborative approaches involving civil

**BOX 3.1****Transforming gender norms through social protection:  
The need for an integrated approach**

Social norms are informal rules and beliefs that influence behaviour within societies and groups.<sup>a</sup> They vary across space and can evolve over time. Social norms can be both discriminatory – for example the idea that unpaid care work is solely women’s responsibility – and egalitarian, such as the notion that families should equitably share resources.<sup>b</sup> While not everyone adheres to a given social norm, those who deviate often face social sanctions, such as ridicule or violence, making change difficult.<sup>c</sup>

Social norms operate on multiple levels, influencing laws, policies and institutional functions. Traditionally, the norm that men are the primary earners and women are caregivers has influenced economic and social policies, resulting in underinvestment in childcare services and the lack of recognition of care work as essential.<sup>d</sup> Heteronormativity, the belief that heterosexuality is the only valid sexuality, is another deeply ingrained norm affecting social protection policies, as seen in the lack of parental leave for same-sex parents in many countries (see Chapter 2).

Norms are perpetuated through schools, media, advertising and public discourse, shaping individual behaviours and attitudes. In the provision of social protection, discriminatory norms may manifest in public narratives that depict social protection claimants as lazy or dishonest. They may also appear in the stigmatizing treatment of low-income ethnic minority women by front-line workers.<sup>e</sup> Since social norms are embedded in institutions and social structures, addressing them requires an integrated, holistic approach.

Many efforts to tackle discriminatory norms as part of social protection programming focus on short training sessions for benefit recipients or providers, assuming that norms are merely a result of faulty thinking or lack of knowledge.<sup>f</sup> Such exercises often measure change in terms of attitudes, which is a poor proxy for much more deeply embedded social norms.<sup>g</sup> If surrounding narratives, public discourse, policies and family or community practices all reinforce discriminatory norms, training sessions are unlikely to result in lasting change.

Effectively addressing social norms through social protection policies involves interventions at all levels. This includes reforming laws and policies to eliminate gender biases, establishing protocols and incentives for service providers to prevent discriminatory treatment, and supporting women’s organizations that empower women to demand better treatment from their families, communities and the State. Additional efforts must reshape public narratives so they centre on equality and justice.

A comprehensive approach that both targets the roots of discriminatory norms and addresses them at multiple levels can position social protection systems to more effectively promote gender equality and women’s empowerment. This means not only providing information and training but also seeking to align the broader social environment with desired changes.

**Note:** <sup>a</sup> Cookson et al. 2023b; <sup>b</sup> UN-Women 2019b; <sup>c</sup> Bicchieri et al. 2018; <sup>d</sup> Folbre 1997; <sup>e</sup> Foster 2017; <sup>f</sup> Watson 2016; <sup>g</sup> Cookson et al. 2023b.

society in delivering emergency support have proven effective during recent crises.<sup>264</sup>

Integration can be fostered at multiple levels with varying degrees of ambition. A new generation of cash-plus programmes, for example, correctly calls for greater coordination and integration at the programme level. This encompasses links to ancillary services such as education, health, training and childcare as well as interventions to break

down discriminatory social norms. The additional services and benefits of these programmes are often small in scale and short term, however. Ultimately, uprooting pernicious drivers of gender and other inequalities requires society- or economy-wide strategies that combine social protection, employment and care policies. Ongoing efforts to advance just transitions to realize environmentally sustainable economies and societies provide important entry points for such an approach.

### C.

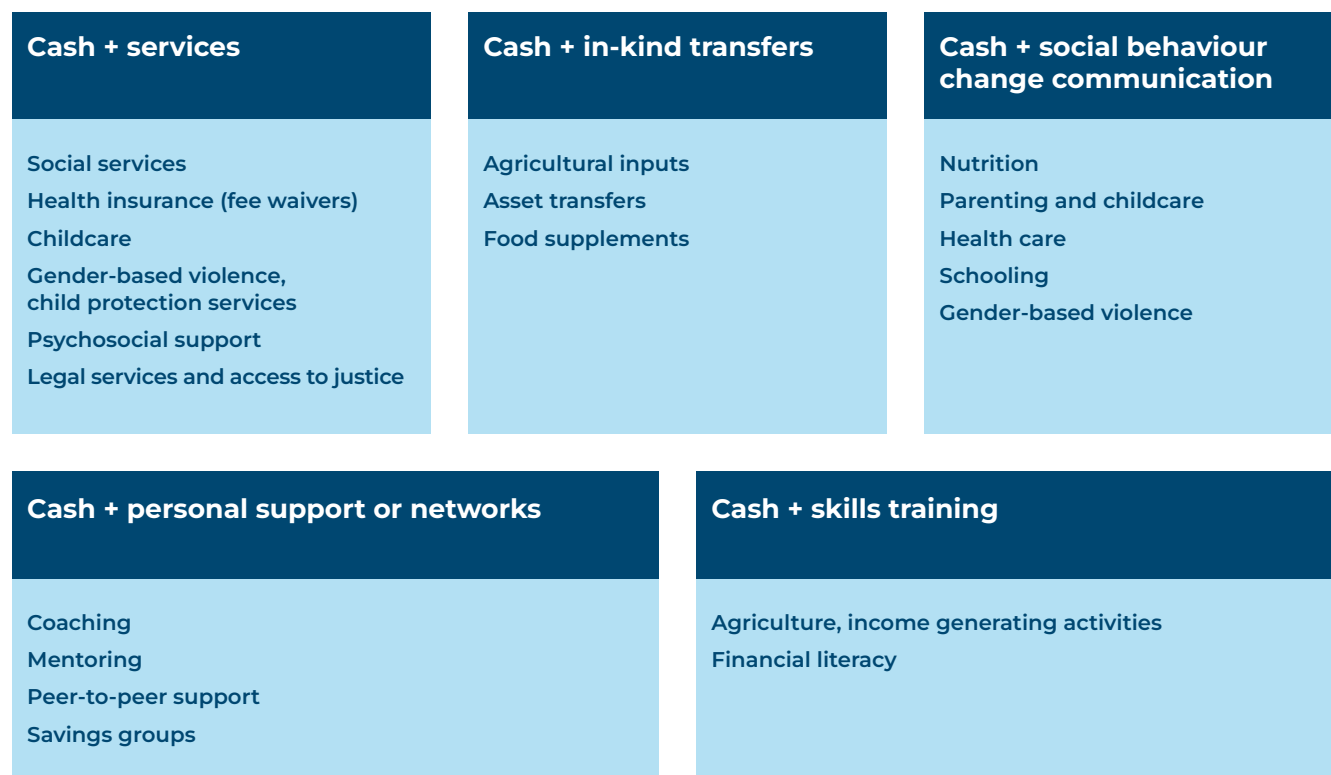
## More than just cash: Integration and coordination in programmes

The remarkable global uptake and expansion of cash transfer programmes has yielded many positive benefits for women and girls, including their ability to meet basic needs and access health and education services (see Chapter 1). Impacts vary with the level, timing, predictability and frequency of transfers. Greater gains typically result when gender equality is an explicit objective and when cash is linked to a strong network of ancillary services.<sup>265</sup> In line with these findings, graduation and cash-plus approaches encourage greater coordination and complementarity with other interventions. They may make links to services such as health and childcare; personal support networks, such as savings groups; additional in-kind benefits, such as asset transfers or agricultural inputs; vocational and life skills training; digital and financial inclusion; or social and behavioural change communication (see Figure 3.1).

Graduation approaches, for example, combine asset transfers with short-term cash for consumption support, access to savings, training and regular coaching or mentoring. Pioneered by BRAC's Targeting the Ultra Poor programme in Bangladesh,

the approach has been extensively evaluated and has inspired similar initiatives in other countries. It typically targets women, with well-documented positive returns linked to assets, incomes, savings, food security, health and well-being.<sup>266</sup> Evidence on women's agency and empowerment is less clearcut, but existing studies suggest that regular and frequent life skills coaching, group activities allowing women safe spaces to build social capital and take on community roles, and measures involving and sensitizing men and boys from the beginning of the programme hold promise for achieving more transformative results.

The extent to which temporary graduation schemes offer sustainable routes out of poverty remains an open question. Evidence from programmes in Honduras, Pakistan and Peru suggests that, within a year of receiving assets, many beneficiaries sold them out of financial necessity.<sup>267</sup> This implies that assets became a coping mechanism for persistent vulnerability, since the cash transfer component of the programme lasted only a few months and beneficiaries lacked a guaranteed minimum income, outside those who had

**FIGURE 3.1** Examples of common cash-plus programme components

Source: Based on Holmes et al. 2021.

joined a government social security scheme. Some graduation programmes offer continued social protection coverage, such as health insurance, but in many cases, coverage is limited or incomplete. To protect fragile livelihoods, eradicate poverty and realize the right to social security for women and girls, continued access to social protection, based on clear eligibility conditions, will be needed even after women have started employment or other income-generating activities.<sup>268</sup>

Evidence on the extent to which cash-plus programmes contribute to achieving gender equality objectives remains limited, including by the relatively low number and recent nature of programmes with a deliberately gender-responsive approach.<sup>269</sup> Some impact evaluations point to the potential of combined multisectoral interventions

for enhancing the capabilities (e.g., education, health and nutrition, protection from violence) and livelihoods of women and girls. A systematic review of cash-plus or bundled interventions targeting adolescents in Africa to reduce HIV risk, for example, showed significant results in improving economic outcomes; mental health and psychosocial well-being; use of sexual and reproductive health knowledge and services; and HIV prevention knowledge and testing. Fewer significant results were related to the incidence/prevalence of HIV and other sexually transmitted diseases, gender-based violence, gender attitudes and sexual debut, among others.<sup>270</sup>

An integrated social protection pilot in the United Republic of Tanzania layered training and mentoring services focused on adolescent livelihoods

and sexual and reproductive health over the flagship social protection scheme.<sup>271</sup> A mixed-method evaluation found the “plus” components increased economic participation, enhanced awareness of sexual and reproductive health and health-seeking behaviours, and reduced violence.<sup>272</sup> Greater awareness of contraception among adolescent girls, however, did not translate into increased use. Further, the positive impact on gender-equitable attitudes that had been documented by initial evaluations was not sustained in the latest round. This underlines why the transformation of social norms requires a more holistic approach (see Box 3.1).

Bundled interventions hold potential for building resilience to climate change and supporting women in conflict and displacement settings.<sup>273</sup> Transfers connected to services and livelihood support can offer some measure of stability amid recurrent protracted crises and climate shocks and forced displacement. The Sahel Adaptive Social Protection programme, for example, has a “productive inclusion” component to support personal savings by participants, who are mainly women. It also backs the formation of collective savings and loan groups and provides life skills training and technical support for business development or investments in community assets. Early evidence from this programme suggests a positive impact on women’s economic agency and status within households and communities.<sup>274</sup> In Chad, women’s savings groups offer support to ease periods of climate stress and enable women to contribute to household expenses, bolstering their agency and resilience.

The impacts of graduation and cash-plus programming on gender equality outcomes are bound to vary according to intervention type and quality, organizational capacity, staff technical skills, the availability of resources and timeliness. Links with the wider policy and services ecosystem are also influential and may be particularly strained during emergencies and in protracted crises.<sup>275</sup> Where implementation capacity is low, the complexity of cash plus can lead to uneven and inadequate

coverage across components, ultimately undermining intended gender equality goals.<sup>276</sup> Decisions about whether and which “plus” components are layered onto cash transfers should be made with contextual constraints in mind.

A lack of support for unpaid care and domestic work remains a significant challenge in both graduation and cash transfer programmes.<sup>277</sup> A range of cash transfer programmes include “plus” components aimed at strengthening child and caregiver relationships and parenting practices, such as through workshops and home-visiting programmes. Yet few provide childcare services to free women’s time for paid work or entrepreneurship, despite compelling evidence that affordable quality care supports women’s labour force participation and access to income of their own.<sup>278</sup> Pilot programmes can generate new evidence on the potentially positive impacts of linking cash and subsidized childcare services. In Burkina Faso and Malawi, for example, a 12-month pilot is studying the potential of cash transfers, subsidized childcare and life skills training to improve schooling, sexual and reproductive health, and mental health outcomes among adolescent mothers.<sup>279</sup> The Dominican Republic’s Supérate programme, discussed in Chapter 2, is taking a more institutionalized approach by improving the offer of community-based care services for participants in the conditional cash transfer programme (see Box 2.5).

Few cash transfer programmes integrate gender-based violence objectives or offer referrals to related services.<sup>280</sup> Accompaniment models are one option to make such links. They entail community health workers, social workers, coaches or other programme implementers working closely with families to identify cases of domestic violence. To prevent and respond to cases, they introduce “complementary” elements including work with fathers, conflict resolution and access to services. Even where accompaniment does not feature prominently, training of front-line service providers to recognize gender-based

violence and facilitate referrals to essential services makes it more likely that violence will be addressed.<sup>281</sup> Taking a holistic approach, the city of São Paulo, Brazil, has been implementing a cash-plus programme for trans individuals, which has been operating in its current format for about a decade. Run by the municipal secretariats of Human Rights and Citizenship and Economic and Work Development, the Transcidadania programme combines monthly cash transfers with intersectoral strategies to improve access to education, the labour market, and social and psychological services.<sup>282</sup>

The COVID-19 pandemic and other recent crises have highlighted the value of greater coordination between social protection and responses to gender-based violence. In Argentina and Fiji, gender-based violence task forces bringing together a range of sectors, governance levels and stakeholders, including donors and women's rights organizations, have played a critical role in sustaining service delivery for survivors.<sup>283</sup> In Lebanon, cash transfers have been one component of a broader initiative to coordinate responses to gender-based violence by the Government, development partners and humanitarian actors amid multiple crises (see Box 3.2).

### BOX 3.2

#### Coordination amid multiple crises: Lebanon's Gender-Based Violence Task Force

In Lebanon, a severe economic downturn, escalating southern border clashes and an ongoing influx of refugees have created a dire situation. Half of Lebanon's population lives below the poverty line, and the country hosts the largest number of refugees per capita globally, including 1.5 million Syrians, 90 per cent of whom need humanitarian aid.

Gender-based violence is a major issue; physical assault and psychological abuse, child and forced marriages, and sexual assault are the most commonly reported forms. Women and girls continue to constitute the vast majority (98 per cent) of survivors, with a 3 per cent increase between 2022 and 2023. Displacement and economic stress have exacerbated gender-based violence risks while discriminatory social norms often condone its perpetration. At the same time, the weakness of the civil judiciary system makes it difficult to secure protection orders or prosecute perpetrators. Access to mental health services is limited. Forensic fees in physical and sexual assault cases can be high. Law enforcement and legal assistance referrals are often declined due to a lack of trust in these systems. Lebanon's plural legal system, which integrates 15 different religious personal status laws, further complicates the picture, resulting in unequal treatment of women and political tensions, including among actors responding to gender-based violence.

The Lebanese Government, development partners and humanitarian organizations have struggled to respond effectively, given weak coordination, inter-agency tensions and the sheer scale of the challenge. The tide began to turn in 2015 with the establishment of the Lebanon Crisis Response Plan, an intersectoral initiative involving United Nations



and international and national partners. A key mechanism is the National Technical Task Force to End Gender-Based Violence Against Women and Children. Established in 2012 by the United Nations High Commissioner for Refugees (UNHCR), the task force is now co-chaired by the Ministry of Social Affairs, ABAAD–Resource for Gender Equality, UNHCR and the United Nations Population Fund (UNFPA). Originally focused on the refugee crisis, the task force has evolved into a national mechanism for responding to gender-based violence, with national NGOs playing a significant role in steering its work.

Research highlights the task force as a critical platform for fostering trust and cohesive efforts among national and international partners in a complex environment. Dedicated inter-agency coordinators have been instrumental in strengthening prioritization and data-driven funding allocations. Their interpersonal skills have attracted qualified, long-term staff, and brought together diverse actors across social and institutional divides.

During the COVID-19 pandemic in 2020, the task force drew on data on gender-based violence to push for integrating mitigation measures into initiatives related to social protection, health, justice and shelters. This included incorporating case management within a cash transfer pilot, led by UNFPA. While the pilot had a positive impact in lessening risks of gender-based violence, the cash transfer was insufficient considering broader economic deterioration and hyperinflation. This case underscores the importance of coordination mechanisms and the need for more comprehensive measures to achieve economic and political stability.

In recent years, the task force has been reconstituted as a working group. Working across all humanitarian sectors, it continues to cultivate a unified vision and integrated strategies among humanitarian stakeholders, with an emphasis on survivor-centred and rights-based approaches to minimize risks, prevent gender-based violence, offer care and support to survivors, and ensure the accountability of perpetrators.

**Sources:** UNHCR 2024b; GBV IMS Steering Committee and GBV IMS Task Force Lebanon 2023; Raftery 2023.

Overall, most existing gender-focused “plus” interventions are small, short-term, poorly conceived and under-resourced.<sup>284</sup> Coordination often remains “light touch”. Where “plus” components seek to tackle discriminatory social norms, they often focus on individual attitudes and behaviours, missing the more profound and enduring societal changes demanding actions at

multiple levels (see Box 3.1). Furthermore, while cash-plus programmes may provide useful information and incentives for using services or taking advantage of job opportunities, improving service accessibility and quality and creating more and better jobs for women requires efforts and investments extending far beyond the scope of individual programmes.

## D.

## Gender-just transitions: Integration and coordination for systemic transformation

While programme-level efforts are important, uprooting the pernicious drivers of gender and other inequalities as well as the causes of crises requires more ambitious, far-reaching measures, across multiple sectors. Among the most urgent tasks in the escalating climate catastrophe is to transition economies away from modes of production, consumption and distribution that perpetuate environmental degradation and human inequality. The implications of such shifts are profound in terms of the quantity, quality and sectoral distribution of employment. The ILO estimates that with supportive policy measures, a shift to low-carbon and circular economies could create some 100 million jobs by 2030.<sup>285</sup> At the same time, some 80 million jobs could disappear, and not everyone will be equally affected.

The demand for just transitions to environmentally sustainable economies and societies originated in the trade union movement, with a central focus on supporting the shift of (mostly male) workers into new, decent, green jobs when employment is lost in fossil fuel and other polluting industries. A gender-just transition would go further by making gender equality a central goal of policies aimed at creating an economy that works for people and the planet.<sup>286</sup>

Social protection has a key role in this transition, but maximizing its contribution depends on coordination with macroeconomic and employment policies. Macroeconomic policies need to steer investments away from polluting sectors and towards those that create decent jobs, sustain the environment, and enhance human capabilities and well-being. Examples of the latter include sustainable agriculture, renewable energy, new technologies, public transport, health, education and care work. Social protection can counterbalance

the negative effects of this transition by providing income support to displaced workers or offsetting potential price increases for women in lower-income households who are likely to be disproportionately affected.<sup>287</sup> Social protection linked with labour market policies, such as public works programmes, employment subsidies or training/skills building initiatives, can enable people to diversify their livelihoods and pursue new decent employment options.

There is no single path to environmental sustainability, gender equality and social justice. Just transition strategies will vary across countries, contexts and even sectors. To support countries in developing them and to create an enabling multilateral environment for implementation, the United Nations Secretary-General launched the Global Accelerator on Jobs and Social Protection for Just Transitions in 2021 (see Box 3.3). The following subsections highlight two critical entry points where greater coordination can harness just transitions for gender equality. The first entails combining social protection and active labour market policies to ensure that women can pursue new job opportunities, including in sectors currently dominated by men. The second involves taking an integrated approach to the care economy to create decent jobs, strengthen capabilities and advance towards a more gender-just future.

### D.1 INTEGRATED APPROACHES TO EMPOWER WOMEN IN A CHANGING WORLD OF WORK

Climate change and other forms of environmental degradation already affect the world of work in multiple ways, including through job losses, reduced productivity and incomes, and health problems for workers in sectors such as agriculture,



**BOX 3.3****The United Nations Global Accelerator on Jobs and Social Protection for Just Transitions**

The Global Accelerator on Jobs and Social Protection for Just Transitions is a joint initiative launched by the United Nations Secretary-General in September 2021 to accelerate progress to achieve the SDGs and direct investments to address global gaps in decent jobs and social protection. By bringing together Member States, United Nations organizations, international financial institutions, public development banks, social partners, civil society and the private sector, the initiative aims to create at least 400 million decent jobs, primarily in the green, digital and care economies, and extend social protection coverage to the 3.8 billion people who are currently excluded.

Three complementary and mutually supportive areas of work comprise: integrated and coordinated employment and social protection policies and strategies that facilitate just transitions; the establishment of national financing frameworks plus the mobilization of public and private domestic and international resources to invest in universal social protection and inclusive, environment- and gender-responsive employment interventions; and improved multilateral cooperation on jobs and social protection for just transitions, including with international financial institutions.

Countries that have expressed high-level commitment to implementing the Global Accelerator comprise Albania, Bosnia and Herzegovina, Cabo Verde, Cambodia, Colombia, Democratic Republic of the Congo, Indonesia, Kenya, Malawi, Namibia, Nepal, Paraguay, Philippines, the Republic of Guinea, Rwanda, Senegal, Uzbekistan and Viet Nam. UN-Women is working alongside other United Nations organizations to support these countries in incorporating a gender perspective.

**Source:** Global Accelerator n.d.

construction, tourism, energy and infrastructure. Mitigation and adaptation measures limit the advance and impacts of the climate crisis. While these may cause short-term job losses, just transitions to environmentally sustainable economies and societies also hold much potential for job creation and the promotion of decent work. Well-managed, they present an opportunity to remove structural barriers to women's equal participation in the workforce.

Integrated approaches combining social protection with active labour market policies and support

for care can help women take new opportunities and navigate increasingly complex and deeply gendered work-life transitions, such as from school to work, from employment to unemployment or inactivity (including retirement), from formal to informal work, and from paid to unpaid care work and vice versa.<sup>288</sup>

Gender-responsive active labour market policies enable women of all ages to diversify livelihoods, develop skills, and access new and decent employment. They can help break down occupational segregation by supporting women's entry

into male-dominated fields, including science, technology, engineering and mathematics, for which demand is likely to grow as part of green and digital transitions. Many “green skills” initiatives currently do not incorporate a gender perspective, however. An ILO survey of 27 countries found that gender equality was not mainstreamed within any key policy documents on skills development for the green transition.<sup>289</sup>

Active labour market policies also often ignore the multiple barriers to participation faced by job-seekers, particularly women, youth and people with disabilities.<sup>290</sup> Without income support and additional services to cover basic needs – such as transportation, care and other costs – meaningful participation in labour market schemes is often not possible. Growing evidence affirms that social protection and labour market policies are more effective when they work in tandem.<sup>291</sup>

Greater coordination is particularly critical to support the school-to-work transition among young women. They are overrepresented among those not in employment, education or training; have accumulated few if any social protection entitlements; and may already have childcare responsibilities.<sup>292</sup> Gender-responsive approaches link policies on upskilling, reskilling and labour market (re)integration to income and other forms of support, including childcare. In Armenia, for example, mothers under 30 years of age were offered scholarships to cover vocational training and simultaneous childcare costs to support labour market (re)entry.<sup>293</sup>

Links to social protection enhance the gender-responsiveness of labour market policies. Likewise, social protection programmes gain from closer ties to labour market policies aimed at formalization and decent job creation. Connections between the two can contribute to gender-just sectoral transformations, as the example of school feeding programmes shows (see Box 3.4).

## D.2 INTEGRATED APPROACHES TO REIMAGINE THE CARE ECONOMY

The benefits of investing in education, training and employment opportunities for women will remain constrained without a simultaneous reckoning with the centrality of care work to individual and collective well-being, social cohesion and economic productivity. Climate change is increasing demands for care work, both paid and unpaid.<sup>294</sup> More severe desertification, deforestation, natural disasters, persistent drought and extreme weather events will have impacts on the world of work, including implications for how care work is distributed outside and within households. Integrated approaches to care therefore provide another important entry point for gender-just transitions.

Adequate investments in care supply and quality as well as decent pay, social protection benefits and working conditions for paid care workers are urgent and overdue. By 2030, the number of care recipients (children under age 15 and persons above age 60) is predicted to reach 2.3 billion.<sup>295</sup> At the same time, there is a projected global shortage of 10 million workers in the health sector alone, primarily affecting low- and middle-income countries.<sup>296</sup>

In just transitions, the expansion of quality care services could drive the creation of quintessentially green decent jobs as well as the formalization of existing ones by promoting labour rights and social protection for domestic workers as well as community health, childcare and long-term care providers.<sup>297</sup> The Women's Budget Group has estimated that in the United Kingdom, an average care job produces 26 times fewer emissions than a manufacturing job, over 200 times less than an agricultural job and nearly 1,500 times less than a job in the oil and gas industry.<sup>298</sup> Large-scale investments in inclusive care policies, services and decent employment could generate close to 300 million

**BOX 3.4****Leveraging school feeding programmes for gender-just transitions**

Most countries have school feeding programmes of some kind. In 2022, these reached 418 million children, around half of all school-age children.<sup>a</sup> School feeding increases enrolment, attendance and educational outcomes for school-age children and adolescents, with especially strong effects for girls, including in conflict settings.<sup>b</sup> These impacts are particularly impressive in a global context of widespread hunger and malnutrition.

Through greater investments and coordination with labour market and agricultural policies, school feeding programmes could make a significant contribution to creating decent jobs and sustainable livelihoods. The programmes already generate between 1,000 and 2,000 direct jobs for every 100,000 children served.<sup>c</sup> Most jobs entail food preparation and are dominated by women. Yet their work is often informal and undervalued, providing an important opportunity for formalization and the extension of social protection, with positive ripple effects for women and their families.<sup>d</sup>

In Jordan, for example, women from local communities have been formally recruited to work on packing locally-sourced meals and sending them to schools after receiving required training on food handling, safety and hygiene. All kitchen workers are trained and registered with the social security system.<sup>e</sup> Likewise, Cambodia has made important progress in supporting women as suppliers of school food through open procurement and formalized contracts and payments for cooks, the majority of whom are women. Despite these advancements, barriers remain for women lacking legal literacy, and payments are still minimal, not reaching salary levels.<sup>f</sup>

By directing government investment away from large multinational food producers, school feeding programmes can promote shorter food value chains and support more sustainable agricultural practices. School procurement can be used to source directly from local smallholder farmers, including women and Indigenous people, and help them adapt production to climate change.<sup>g</sup>

For example, in Côte d'Ivoire, the Integrated Programme for Sustainable School Canteens supports women-led microagricultural projects that sell food to school canteens. In Brazil, where every child in a public school receives a free meal, 30 per cent of federal school funds are reserved for smallholder farmers. Some programmes are pioneering efforts to reintroduce greater nutritional value and cultural diversity into diets. For example, The First Nations Development Institute's Native Farm-to-School Project in North America is advancing Indigenous food sovereignty through programmes to promote traditional foodways inside culturally inclusive school food systems.<sup>h</sup>

**Note:** <sup>a</sup> Watkins 2023; <sup>b</sup> Gaddis and Robert 2024; WFP 2020; <sup>c</sup> WFP 2020; <sup>d</sup> Gaddis and Robert 2024; <sup>e</sup> WFP 2022; <sup>f</sup> Mephum and Pochroth 2024; <sup>g, h</sup> Turquet et al. 2023.

jobs globally by 2035.<sup>299</sup> Better working conditions and wages as well as improved training, working conditions and career structures for care workers are essential to challenge gender segregation and prevent the perpetuation of unequal gender norms as care shifts from the unpaid realm of families to the paid realm of public services.<sup>300</sup>

The need for integrated approaches that combine social protection and employment with sectoral policies to realize the rights of care-dependent populations, including children, older persons and persons with disabilities, as well as the rights of unpaid caregivers and paid care workers, is increasingly recognized. Across Latin America, countries have been pioneering integrated national care systems to combine new and existing policies, programmes, services and training to support paid and unpaid care across sectors. A central management system is usually guided by a national strategy.<sup>301</sup> At present, at least 10 countries are making strides on implementation, with varying degrees of progress.<sup>302</sup>

Uruguay's Integrated National Care System (Sistema Nacional Integrado de Cuidados) is the most advanced in the region. Created in 2015, following an extensive process of social dialogue, the system enshrines care as a universal right and gender equality as a cross-cutting principle.<sup>303</sup> The coordination structure encompasses a National Care Board composed of 10 government agencies – including economy and finance, education, gender, health, labour and social security – chaired by the Ministry of Social Development, which provides strategic guidance. A National Care Secretariat is in charge of coordination, implementation and management. An Advisory Committee institutionalizes the participation of civil society, with representatives from labour unions, civil society organizations, academia and the private sector.

Among the most significant achievements are the universalization of care services for children aged 3 and above, the development of care services for older people and those with disabilities who have lost autonomy, the professionalization of caregivers through training, the regulation of working conditions, and the formalization of caregivers who have unionized and participate in collective bargaining mechanisms.

Interest in other regions has also been growing. In sub-Saharan Africa, Cape Verde launched its National Care System in 2017, comprising child-care and long-term care. It includes professional training for caregivers of people living in poverty, the creation of a national care service network and policies to encourage the redistribution of unpaid care work.<sup>304</sup> Kenya jumpstarted its national care policy in 2023 to establish and strengthen efforts to redistribute and reduce care work through gender-responsive public services and to reward care and domestic work through decent jobs and social protection.<sup>305</sup>

In Asia, Singapore has spearheaded a strategy for expanding access to child and elder care while promoting interaction between seniors and children in a rapidly ageing society.<sup>306</sup> Specific actions comprise the co-location of senior care and childcare facilities in new housing developments; the expansion of active ageing centres to promote healthy ageing and social connectedness; the provision of subsidized mobility devices and home retrofitting so older people can remain in their homes as long as they wish; and urban infrastructure improvements that combine physical accessibility with urban greening.<sup>307</sup> In other contexts, care systems have been developed from the bottom up – including at the municipal level – and captured national attention from there (see Box 3.5).

**BOX 3.5****Municipalities at the vanguard of change:  
The case of Bogotá's District Care System**

The District Care System of Bogotá, Colombia, aims to recognize, redistribute and reduce unpaid care work, primarily by women, through a range of policies, regulations, services and programmes. The initiative builds on decades of groundwork by feminist movements and women's organizations, which used data, policy advocacy, public debate and grass-roots organizing to highlight the importance of care on the political agenda.

In 2019, feminist organizations secured a commitment to create a city-wide care system from mayoral candidate Claudia López Hernández. After taking office, López, who campaigned under the slogan “Bogotá Cuidadora” (Caring Bogotá), established an intersectoral commission with strong civil society participation to develop the District Care System, which was institutionalized in 2023. The system aims to advance gender equality and meet the care needs of Bogotá's diverse populations, including Afro-Colombian, migrant, and Indigenous women and girls. It seeks to challenge patriarchal social norms related to the gender division of labour through cultural change strategies.

Coordinated horizontally by an intersectoral commission of 13 public entities, under the leadership of the District Secretary of Women, the system comprises vertical coordination mechanisms through local care desks (*mesas locales de cuidado*). These ensure that commission decisions are implemented and adapted to local community needs. Care blocks (*manzanas del cuidado*) offer services for care-dependent populations – children, older people and people with disabilities – and their caregivers, focusing on flexibility, simultaneity and proximity within a walking distance of 15 to 20 minutes. Services include play activities for children, physical activity for seniors and community-based rehabilitation for people with disabilities. Caregivers can continue their education; acquire new skills, such as financial literacy and entrepreneurship; exercise; rest and access psychosocial support.

Between 2020 and 2023, the city established 20 care blocks towards a goal of 45 by 2035. The municipality used a georeferencing system developed by the Economic Commission for Latin America and the Caribbean to prioritize locations. It includes indicators related to care demand and supply as well as socioterritorial factors such as poverty, employment and basic infrastructure. Care buses bring services directly to hard to reach and rural areas.

Bogotá's success inspired civil society organizations to push for a national care system during the 2022 presidential election. Colombia's new president, Gustavo Petro, tasked Vice-President Francia Márquez with implementing one. Natalia Morena, previously responsible for setting up Bogotá's system, was responsible for managing the design process. In 2023, a law to create a national care system was officially adopted. As in Uruguay and Bogotá, the system will be developed and coordinated through an intersectoral commission.

**Sources:** Bango 2024; ECLAC 2021, 2024.

## E.

## Conclusion

Integration and coordination with other policy areas can unleash the transformative potential of social protection for women and girls, respond effectively to the complex vulnerabilities they face during shocks and crises, and advance gender equality as changes in labour markets, demographics and household structures continue to unfold.

Making integrated approaches work in practice requires effective coordination across sectors, stakeholders and levels of governance. Such processes can be fostered at multiple levels and with varying degrees of ambition. They may include layering temporary interventions onto existing social protection programmes; institutionalizing linkages; bringing stakeholders together around gender-responsive social protection in crisis settings; and developing national social protection strategies in coordination with gender equality and other strategic documents, such as national care strategies or action plans to end violence against women. Integration above all requires decision-makers across sectors to step out of their silos and embrace more holistic, bottom-up policy-making.

Despite some promising examples, integration and coordination centred on the rights and needs of women and girls are still limited. At the programme level, more needs to be done to connect women and girls in cash transfer, public works and

other programmes to services and opportunities that diminish underlying drivers of risk and vulnerability, such as gender-based violence and disproportionate responsibility for unpaid care work. Programmatic approaches would also benefit from greater integration of group-based activities where women find safe spaces to build social capital, explore community roles and challenge discriminatory social norms.

Ultimately, addressing drivers of crises and inequality requires economy- and society-wide approaches. Alongside macroeconomic and employment policies, robust, gender-responsive social protection systems are an essential component of development strategies to eradicate women's poverty and move economies and societies towards sustainability and social justice.

As this chapter has shown, just transitions can open entry points for promoting gender equality through coordinated approaches where social protection and labour market policies work in tandem. Each on its own is otherwise unlikely to dismantle the multiple barriers women face. Integrated approaches are also central to transforming the care economy. With enough public investment, care could propel decent, green job creation while providing adequate, quality support to all those in need, including children, older persons and persons with disabilities.

CHAPTER 4.

**Leave no one behind:  
Strengthening social  
protection delivery systems**



1

Delivery systems enable the implementation of social protection programmes through activities such as outreach, enrolment and the disbursement of benefits. But they are more than just a series of technical steps to follow.

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2

Delivery systems are made up of people and relationships between users and providers, citizens and the State. They increasingly involve non-state actors, such as civil society organizations, development partners and the private sector. Relationships among them are integral to delivery and shape women's experiences of agency and dignity.

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3

As users, women can face heightened barriers at the delivery stage given their lesser access to resources, information and technology; unpaid care responsibilities; and restrictions on mobility and agency. Where these barriers are ignored, they jeopardize the realization of women's right to social protection even where benefits are intended for them.

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4

As the majority of social sector workers, women play critical roles in connecting users to benefits and services but often perform their work under extremely challenging conditions, including poor employment security, ambiguous job descriptions and burdensome caseloads. These challenges are exacerbated in acute and protracted crises.

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5

A rights-based approach can help policymakers and programme implementors to put a central focus on women's experiences as users and providers of social protection, with a view to opening opportunities for greater access, agency and dignity at every stage of delivery.

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6

Simplified, inclusive, participatory processes; a focus on people and relationships; greater efforts to make digital technologies support equality and inclusion; and strengthened accountability mechanisms are critical for achieving rights-based, gender-responsive delivery systems.

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## A.

## Introduction

Robust social protection delivery systems support all those in need in a timely, efficient, effective, inclusive and sustainable manner. They also adapt to meet evolving needs.<sup>308</sup> Yet delivery systems are often where the intentions of inclusive policy design come up against the limits of administrative capacity. This is even more the case during shocks and crises, when social protection systems must surge to respond to increased demand, yet may be facing uncertainty, resource constraints and weakened administrative capacities.

The COVID-19 pandemic accelerated discussions about effective social protection delivery mechanisms, with a focus on data systems and digitalization.<sup>309</sup> Delivery systems are more than a series of technical processes related to outreach, enrolment and disbursement of benefits, however. They are made up of people and social relations – between users and providers, and between citizens and the State. Increasingly, they involve non-state actors such as civil society organizations, development partners and the private sector. These relationships are integral to delivery. They are also deeply gendered, affecting women's experiences of agency and dignity as users and providers of social protection. To date, however, a gender analysis of risks and opportunities for promoting the rights of women and girls along the social protection delivery chain – including critical evidence on what works more effectively in crisis contexts – is largely missing.<sup>310</sup> This chapter seeks to help address this gap.

Discriminatory social norms and exclusionary practices have been woven into social protection delivery systems over time, affecting women's and girls' experiences, particularly where gender intersects with inequalities based on income, race, disability, LGBTIQ+ identity, geographic location, age and other factors. As social protection applicants

and recipients, women enter into a relationship with the State through communications about benefits and eligibility requirements, payments, and complaint and appeals mechanisms. These encounters take place both at a human-to-human and, increasingly, digital interface. They can be experienced as supportive and enabling of the right to social protection – or as negligent and punitive.<sup>311</sup> For example, women with lower levels of literacy and linguistic barriers and living in remote and isolated areas may be excluded from learning about benefits to which they may be entitled; while delivery of payments via mobile phones may leave behind those who do not possess such devices.

As the majority of social sector workers and members of community-based organizations, women play critical roles in connecting users to benefits and services. But many perform their work under extremely challenging conditions, including poor employment security, ambiguous job descriptions and high caseloads. Some front-line workers receive little or no pay and may lack social protection coverage themselves. In delivery systems that are chronically understaffed and under-resourced, workers may be forced to adopt strategies that compromise service quality and/or their own health and well-being.<sup>312</sup>

Delivery systems are effectively a space in which unequal power relations can be transformed or further entrenched. This matters at an individual and a societal level. Negative experiences with attempts to claim social protection benefits can undermine trust in public institutions, which can be particularly problematic where state legitimacy is already fragile, such as in conflict or post-conflict contexts.<sup>313</sup> Where delivery is perceived as effective and fair, it can strengthen social cohesion and plant the seeds of inclusive social contracts.

A gender and human rights perspective can help refocus attention on the human and relational elements of delivery by putting the end-user – or rights-holder – at the centre of the delivery process. The following section discusses what delivery systems are and why they matter from a gender and human rights perspective (see Section B). The subsequent section identifies four “building blocks” to sustain women’s and girls’

rights and dignity throughout delivery: introducing simplified, inclusive and participatory processes; maintaining a focus on people and relationships; harnessing digital technologies for inclusion, equality and the realization of rights; and providing women and girls with mechanisms to hold state and non-state actors accountable for gender-responsive, rights-based delivery (see Section C).

## B.

# What are delivery systems – and why do they matter for gender equality?

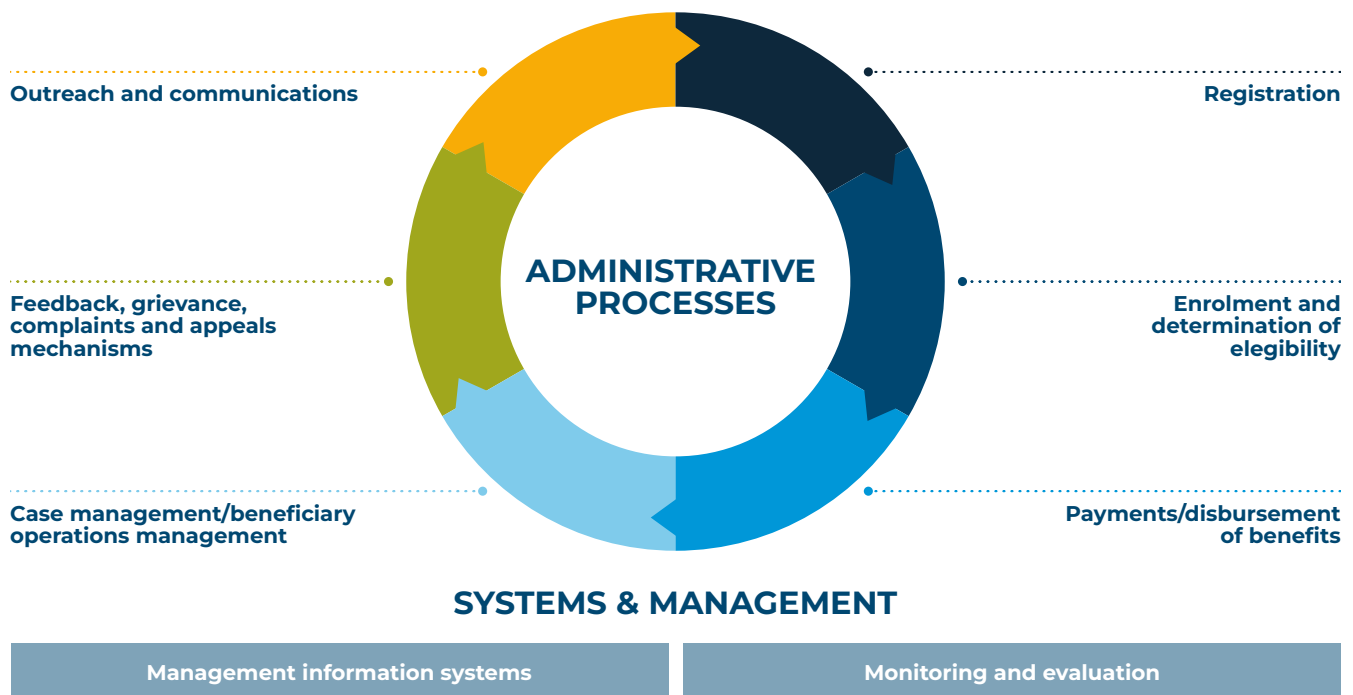
Social protection delivery systems implement, monitor and evaluate social protection programmes and services. They consist of several phases. For social assistance, these include: assessment (outreach, intake and registration, assessments of needs); enrolment (determination of eligibility, benefits and services packages, notification and onboarding); provision (of benefits and/or services); management (recipient compliance, updating and grievances, exit decisions, notifications and case outcomes); and monitoring and evaluation (see Figure 4.1).<sup>314</sup> The implementation phase in social insurance is similar but notably also includes the collection of recipient contributions, and may have different outreach mechanisms linked to formal employment.<sup>315</sup>

Delivery mechanisms are not just a series of steps to follow. Gender and human rights considerations appear at every stage in the chain and may shift and evolve over time (see Box 4.1). The following subsections adopt a people-centred and relational perspective, showing that delivery systems are gendered spaces that affect women’s rights as users and providers of social protection, and profoundly shape their encounters with the State.

## B.1 DELIVERY SYSTEMS CAN MAKE OR BREAK WOMEN’S RIGHT TO SOCIAL PROTECTION

Delivery mechanisms that fail to consider gender-specific constraints and needs are bound to result in significant access barriers for women and girls, jeopardizing their right to social protection even where benefits are intended for them. For instance, requirements for birth certificates or national identity cards may prevent women, girls and gender-diverse people, who are less likely to hold those documents,<sup>316</sup> from registering; the deployment of algorithms and/or automated decision-making in eligibility assessments or the monitoring of conditionalities may reproduce gender and racial biases;<sup>317</sup> and fear of stigma or discrimination by programme staff may keep some groups of women from collecting benefits.<sup>318</sup>

Women’s lesser access to resources, including time, money, information and technology, as well as discriminatory social norms that restrict their mobility and agency, create significant barriers. Unpaid care and domestic work responsibilities,

**FIGURE 4.1** Social protection delivery systems

Source: Barrantes and Cookson forthcoming.

for instance, leave women with less time and flexibility to travel and/or manage long or unpredictable waiting times in government offices. In Kenya and Pakistan, women were concerned about the distance to cash collection points since it forced them to leave their children alone at home for long periods of time.<sup>319</sup> In Somalia, women were worried about their safety when walking home alone carrying cash. For women informal workers, especially those who are self-employed, time spent in registration processes or queuing for benefits directly translates into income losses. For many low-income women, the opportunity costs for accessing social protection schemes are simply too high.<sup>320</sup>

Intersecting inequalities arising from poverty, age, race, ethnicity, geographical location, sexual orientation, gender identity and expression, sex characteristics, disability and migration status heighten the risks of exclusion. For instance, literacy barriers

are exacerbated for migrant, refugee or ethnic minority women who do not speak the dominant language as well as for women with disabilities where information formats are not adapted to their needs. Among Venezuelan refugee populations in Colombia, for example, female-headed households were less likely than male-headed households to know whom to contact about benefit problems. They were also less likely to be satisfied when they submitted a complaint.<sup>321</sup>

Social protection offices are typically located in large urban centres making it more difficult for rural populations to obtain information, register for social programmes or collect payments. While geographical access barriers affect rural populations regardless of gender, women typically have fewer resources for overcoming them, such as by paying for transportation. They may face additional restrictions on their mobility due to social

**BOX 4.1****Key phases of social protection delivery with a gender and human rights perspective****Outreach and communications**

Outreach and communications build awareness of social protection entitlements and provide potential recipients with information to apply or engage with programmes. Outreach strategies need to be tailored to specific groups and use a range of channels and accessible formats.

**Registration**

Registration of recipients involves collecting and validating personal information, such as on age, gender, income and disability status, which may be entered into national information systems. Done well, this is an opportunity to collect data that can inform inclusive and gender-responsive policy design and redress disparities. For example, it could ask questions around care responsibilities, disabilities and access to other services. Access barriers and opportunity costs remain significant at this stage, however, particularly for marginalized groups.

**Enrolment and determination of eligibility**

Once information has been registered, the needs of individuals are assessed and their eligibility for programmes and services is determined. Eligible recipients are then formally enrolled in programmes. Eligibility is ultimately defined at the policy design stage, for example, by stipulating whether a programme is targeted or universal or whether enrolment in one programme disqualifies eligibility for another. During enrolment, data from information systems can be used to prioritize the inclusion of women and marginalized groups and tailor the overall benefit package to their needs.

**Disbursement of benefits**

Once an individual has been determined as eligible, benefits will be disbursed. How this happens matters. For instance, the delivery of health-care services, whether in-home, via telehealth or in-person, has implications for accessibility from a gender perspective. The provision of transfers or services digitally, in cash or in-kind also matters, since each mode has both promise and pitfalls from a gender perspective.

**Case management**

After recipients are enrolled in programmes, supportive case management can play important roles in referrals to additional services, such as for gender-based violence, keeping track of changing needs over time and advocating for recipients' rights. Case management can also be experienced as punitive, for example, where front-line workers engage in surveillance, sanctions and discrimination against those they are meant to support.

**Complaints and appeals mechanisms**

Social protection applicants and recipients have fundamental rights to file eligibility appeals, make complaints or provide other forms of feedback. Mechanisms for doing so may be operationalized through helpdesks, hotlines, web- or SMS-based systems, community scorecards or social audits. Where such mechanisms are gender-responsive,

*Continues on next page* >

transparent and integrated in effective feedback loops, they provide opportunities to seek redress for gender-based discrimination and violence. They can also inform better programme design in the future.

### Management information systems and registries

Management information systems underpin social protection delivery, from registration to enrolment, monitoring and the management of grievance mechanisms. Single registries collect data from across social protection programmes as a “nexus of information” that can be interlinked with other external databases related to income tax, civil registration or disability.<sup>a</sup> Social registries perform a more limited function: They usually attempt to assess households by poverty status in order to target social assistance through proxy means testing. These databases and information systems have many gendered implications. For instance, where registries are not regularly updated and do not disaggregate data within households (such as by gender, race or age of members), they may not account for shifting, gendered vulnerabilities across time, including during times of crisis (See Chapters 1 and 2).<sup>b</sup>

### Monitoring and evaluation

Monitoring includes tracking the different operational steps of social protection systems; evaluation generates data on effects on recipients, their broader communities and front-line implementers as well as the performance of delivery mechanisms. Monitoring and evaluation processes that proactively seek the perspectives of users experiencing multiple, intersecting inequalities can provide critical “temperature checks” on the effectiveness of delivery systems for marginalized groups, and inform improvements to attain greater inclusiveness and equity.

**Sources:** Barrantes and Cookson forthcoming; Perezniето and Holmes 2023; and Barca et al. 2021.

**Note:** <sup>a</sup> Chirchir and Farooq 2016; <sup>b</sup> Nycander and Barrantes n.d.

norms or public safety concerns. Gender-based violence and harassment in public spaces can make it dangerous for women and gender-diverse people to travel even short distances. For example, on average, one third of lesbian and bisexual women and transgender people across the European Union report that they “always” or “often” avoid certain places or locations for fear of being assaulted, threatened or harassed.<sup>322</sup>

Digital tools and technologies hold promise for increasing the ease of registration and benefit receipt for those living far away from urban centres.<sup>323</sup> They may also significantly speed up delivery during shocks and crises. A review of cash transfers implemented in 53 low- and middle-

income countries in response to COVID-19 found that interventions that paid recipients only via electronic means (bank transfer, mobile money, e-vouchers or payment cards) on average delivered their first payment a month faster than comparable programmes paying recipients either manually or partially electronically.<sup>324</sup>

Disparate access to digital payments can amplify exclusion, however.<sup>325</sup> Globally, digital gender gaps remain significant, with women still 8 per cent less likely than men to own a phone and 15 percentage points less likely to use mobile Internet.<sup>326</sup> Economically marginalized communities, especially rural women in the most remote settings, encounter multiple barriers to digital access, including

network availability, device and data affordability, and low levels of awareness, literacy and agency. An assessment of women's experiences of digital cash transfer programmes in India, Pakistan and the United Republic of Tanzania, for example, showed that women were often unaware of benefit entitlements, the timing of disbursements, the money available in their accounts and how to use them.<sup>327</sup> Older women may have greater risks of exclusion due to more limited digital literacy and access compared to other age groups. In Denmark, “digital by default” welfare delivery has perpetuated the exclusion of those already “excluded or at the fringes of the welfare state”, including unhoused people, those experiencing addiction, older people and disabled people.<sup>328</sup>

Outdated, inadequate and biased data infrastructure leave the experiences of some groups and individuals less visible to the State, leading to exclusion errors during delivery. National surveys and information systems often collect data on vulnerability at the household level and overlook relevant differences by gender, disability or age. This means that the individual needs of women and girls may be lost.<sup>329</sup> Similarly, since most social protection systems have been built without the needs of diverse families in mind, such as extended, LGBTIQ+, women-headed or kinship families, automating such systems tends to replicate and deepen biases.<sup>330</sup>

Data misuse and privacy breaches are a risk that increases with the use of digitized data infrastructure.<sup>331</sup> Applicants and recipients of social protection are often required to disclose significant amounts of personal information, including on sensitive issues such as household assets, health status, race or ethnicity, religious affiliation, physical or intellectual disabilities, sexual orientation and gender identity. However, many countries currently lack proper governance and data protection frameworks, which can force individuals to give up their right to privacy in order to realize their right to social protection. The disclosure of sensitive information, accidental or otherwise,

can expose them to stigmatization, reputational harm and harassment.<sup>332</sup>

## B.2 DELIVERY SYSTEMS ARE GENDERED WORKSPACES

Globally, 381 million people work in the education, health and social work sectors, accounting for 11.5 per cent of total global employment.<sup>333</sup> Approximately two thirds of these workers are women, a proportion rising to over three quarters in the Americas and Europe and Central Asia. They are critical in shaping access to social protection and experiences throughout the process.

Front-line social protection workers are often referred to as “street-level bureaucrats”<sup>334</sup> but could also be labelled “field-level bureaucrats” given their particular significance in connecting women in rural areas to services. They tend to have significant discretionary power in their roles, operating as de facto policymakers who interpret and implement policy and affect outcomes in gendered ways, including by prioritizing or neglecting gender-specific risks and vulnerabilities.<sup>335</sup> Community health workers’ support for outreach, registration and enrolment, for example, has been instrumental to the successful extension of health insurance schemes to remote rural communities across a wide array of countries.<sup>336</sup>

Discretionary behaviour can also be wielded against users, however, perpetuating social exclusion and marginalization.<sup>337</sup> Such behaviour often results from a combination of challenging working conditions, harmful institutional incentives and deeply ingrained discriminatory cultural norms and practices. In Egypt, for example, social workers in charge of assessing eligibility for social assistance were found to under-enroll potential recipients who lack official documentation in order to avoid criminal liability.<sup>338</sup> In Peru, front-line implementers of the conditional cash transfer programme Juntos have imposed informal, harmful “shadow conditions”<sup>339</sup> based on perceptions of “responsible motherhood” to cope with



unsustainable workloads and limited resources. A recent evaluation of Ethiopia's Productive Safety Net Programme found that high staff turnover and challenges with the roll-out of gender trainings created significant gaps in implementing gender-responsive programme design features (see Box 4.2).<sup>340</sup>

Front-line social protection providers often perform their jobs under extremely challenging conditions. There are over 3.8 million community health workers globally across at least 98 countries.<sup>341</sup> The ILO estimates that among those community health workers, in sub-Saharan Africa, nearly 70 per cent are women and the vast majority of them are unpaid. Few receive ongoing training and many shoulder unmanageable caseloads while lacking basic life-saving supplies and personal protective equipment for their patients and themselves, compromising the quality of care.<sup>342</sup> In addition to gender and class, race and ethnicity factor into who works in the lowest status positions. In Brazil, for example, community health workers are predominantly women (75 per cent) and over half are of African descent (see Box 2.6).<sup>343</sup> This reveals how Afrodescendant women are often the backbone of essential service provision despite not receiving adequate recognition or compensation.

Delivering social protection in remote rural places or conflict-affected areas can pose additional challenges for women front-line workers, who may have to navigate portfolios spread across great distances, safety and security concerns, and stretches of time away from family, among other barriers and sacrifices.<sup>344</sup> For example, the discriminatory *mahram* requirement imposed by the de facto authority in northern Yemen restricts women's mobility by requiring them to receive special permissions and to move around only with male guardians. The requirement severely constrains the ability of women humanitarian workers to deliver social protection benefits and services. For example, women social workers report threats and detainment for being seen as challenging gender norms while administering services.<sup>345</sup>

Digitization is transforming social protection delivery.<sup>346</sup> Yet, concerns have arisen about it as a cost-cutting exercise that may overlook the many “non-financial” costs inflicted on front-line workers and the most marginalized users – including upon women's self-determination, dignity and privacy.<sup>347</sup> In the United Kingdom, digitization has gone hand-in-hand with privatization and budget cuts, raising fears that front-line workers are “gradually disappearing behind a webpage and an algorithm”.<sup>348</sup> In Finland, digitization has brought changes in the nature of health and social care work, including reduced face-to-face and relational encounters with users, increased workloads and the continual demand to keep up with technical skills.<sup>349</sup>

### **B.3 DELIVERY SYSTEMS ARE SPACES OF STATE-CITIZEN ENCOUNTERS**

Delivery systems matter not only from the perspective of women's rights as recipients or providers of social protection but also as spaces where citizens directly experience the presence of the State. Delivery systems and the exchanges they facilitate can make the State's presence visible and tangible for people and communities, sometimes for the first time.<sup>350</sup> Delivery mechanisms that are fair and responsive to the needs and constraints of different populations enable users to engage with the State, challenge it where it falls short of expectations, and contribute to the perception that governments are fulfilling their obligations to protect, respect and promote the economic and social rights of their citizens.<sup>351</sup> In contrast, negative experiences with delivery – such as long waiting times, cumbersome registration requirements, opaque processes for defining eligibility, discriminatory treatment, surveillance or unwarranted sanctions – can leave people feeling disempowered, reinforce existing inequalities and undermine trust in public institutions.<sup>352</sup>

A focus on delivery systems as spaces of state-citizen encounters drives home the point that



**BOX 4.2****Constraints on delivering gender-responsive programme features:  
Evidence from Ethiopia's Productive Safety Net Programme**

Ethiopia's Productive Safety Net Programme – one of the largest and most longstanding public works programmes in Africa – has many gender-responsive design components. These include the preferential targeting of women, reduced working hours for women while maintaining the same pay rate, provision of childcare facilities, allocation of work close to home, participation in decision-making structures and leadership roles, joint access to payments within households, and more.

The transformative potential of such features, however, falters at the delivery stage.<sup>a</sup> Some challenges arise from financial constraints. The lack of an earmarked budget for gender provisions results in large implementation gaps, such as in providing childcare. These responsibilities are then sometimes taken up by children and adolescents to facilitate women's participation in the programme. Further, responsibility for implementing the gender components is fragmented, involving a wide array of stakeholders. This generates confusion around who is responsible for meeting gender goals and results in a lack of accountability.

Constraints have also arisen in terms of human resources. Each region and *woreda* (local district) is expected to hire one gender, social development and nutrition expert, who is responsible for mainstreaming gender and social development across the programme. Yet this role frequently remains unfilled. Staff shortages then exacerbate the workload of existing staff, who end up juggling multiple responsibilities or taking on tasks without the right technical expertise. Among local front-line workers, staff retention can be especially poor due to low salaries, minimal rewards and a lack of training. While the programme is designed to strengthen their capacity through tailored gender trainings, in practice, less than 10 per cent of planned trainings have been carried out. This is likely to lead to variations in the interpretation of gender provisions across locales as well as a lack of technical capacity on key areas such as gender-based violence, gender and sexual diversity, and child labour.

Research has shown that social norms exert a powerful influence on gendered implementation outcomes. In the Productive Safety Net Programme, components that align with prevailing gender norms in communities and among front-line workers have been more successfully implemented than those that evoked tension with prevailing gender norms. To garner greater community acceptance, implementers have sometimes modified the formal policy narrative, leading to greater take-up yet with the potential for diluting transformative objectives. For example, instead of promoting women's leadership as a right, front-line workers may make the case that women's decisions are more aligned with the good of the community. Women's overall participation in leadership has remained low across the programme, suggesting that community norms must be a key consideration from the design stage on.

The experience underlines the importance of vertical coordination and adequate support for front-line implementers to translate national programme design features into meaningful implementation at the subnational level.

**Note:** <sup>a</sup> Kuss et al. 2024.

realizing the transformative potential of social protection depends on both the what (resources, benefits, services) and the how (agency, dignity, respect). Research on fragile and conflict-affected contexts finds, for example, that “[p]eople routinely have more positive views of government actors when service delivery is backed up by grievance and accountability mechanisms, when people are included in decision-making, and when they are kept informed about what is happening”.<sup>353</sup> In contrast, poor delivery in these contexts can rapidly worsen people’s perception of the State, suggesting that “trust arrives by foot and disappears by horseback”.<sup>354</sup>

Because interactions with social protection delivery are layered onto pre-existing state-society dynamics, experiences can vary widely across contexts and communities.<sup>355</sup> Interactions may be particularly difficult for marginalized groups for whom prior encounters with the State have been negative or traumatic. Research on Nepal’s Child Grant found, for example, that due to widespread discrimination and violence against Dalit women, a culture of “not speaking out” had emerged, affecting their capacity to ask public officials questions about their entitlements.<sup>356</sup> Survey results across the Democratic Republic of the Congo, Nepal, Pakistan, Sri Lanka and Uganda showed that women had consistently poorer assessments of the central government’s reflection of their priorities or opinions compared to men.<sup>357</sup> The gender effect was more varied in perceptions of local government, where encounters with front-line providers are likely to dominate perceptions of the State in relation to social protection.

In fragile and conflict-affected settings, social protection and humanitarian assistance are frequently implemented by international actors with limited ties to the communities they serve. This can create significant accountability vacuums.<sup>358</sup> For instance, where programmes are more accountable to donors than to women in local communities, there may be incentives to conceal harms perpetrated against recipients.<sup>359</sup> Similarly, feminists in the Global South have criticized the growth of

public-private partnerships to deliver core social protection functions such as health care. They may “keep poorer countries in a private finance chokehold”, while lacking transparency and accountability for negative impacts on women’s everyday lives.<sup>360</sup>

Digitalization entails new opportunities and challenges for state-citizen relations. Along with promises to reduce access barriers through online registration or electronic payments, digitalization is often heralded as a tool for minimizing unwanted human discretion and facilitating integrity, transparency and accountability in social protection delivery. Yet the extent to which these promises materialize is in question. Some have argued that the manner in which digital technologies have been introduced to many social protection systems represents a “complete reversal of the traditional notion that the state should be accountable to the individual”.<sup>361</sup>

Artificial intelligence and predictive analytics are increasingly automating decisions about eligibility and entitlements that can seem arbitrary and opaque to applicants.<sup>362</sup> In Australia, for example, 85 per cent of ParentsNext recipients who had payments automatically suspended for not complying with participation requirements had a valid reason for not doing so. The most detrimental consequences fell on women, who comprise 95 per cent of recipients.<sup>363</sup> In-depth research on Aadhaar, India’s foundational digital identity system, across a range of social protection programmes suggests that a reliance on digitized and automated processes has made delivery more rigid and generated new exclusions and access barriers, including for women entitled to maternity benefits.<sup>364</sup> The system has become more opaque to both applicants and last-mile service delivery agents who were previously seen as reliable representatives of the State. Instead of being accountable to citizens, local officials have been reduced to a mere intermediate reporting layer, leaving applicants unsure about where to turn when experiencing problems.

Digitalization has gone hand in hand with the growing presence of the private sector in social protection delivery.<sup>365</sup> Tech companies, mobile network operators and financial service providers are frequently responsible for services, hardware and software underpinning eligibility decisions and disbursement of benefits. Given strong financial incentives, this raises concerns about the influence of these actors over public service provision and associated data access. In 2012, for example, South Africa's Social Security Agency awarded a contract

for administering its social assistance grants to a private financial service provider, resulting in acute regulatory and oversight failures. The provider employed predatory practices targeting social protection applicants or recipients to cross-sell other financial products. Overall, almost a quarter of electronic grant recipients faced charges for insurance, airtime, loans and other financial services,<sup>366</sup> which the human rights organization Black Sash exposed as “unauthorized and unlawful”.<sup>367</sup>

## C.

# Building blocks of gender-responsive and rights-based social protection delivery

A gender-responsive approach to social protection delivery requires designing processes with the end-user – and rights-holder – at the centre; addressing access barriers and potential infringements of women's rights; and guaranteeing their dignity and agency at every step of the delivery chain.<sup>368</sup>

International human rights standards provide policymakers with a solid framework to design and deliver gender-responsive, inclusive social protection. Yet large gaps persist between principles and practices, including in high-income countries, in terms of equality and non-discrimination, transparency and access to information, and data protection and privacy. In low- and middle-income countries, financial, physical and human resources for delivery are often more limited and institutional enablers – such as functional digital ecosystems – may be absent. Reducing these constraints requires long-term investments in infrastructure and capacity.<sup>369</sup>

Even within resource-constrained settings, however, there are ways of making social protection delivery more inclusive and responsive

to the rights and needs of the most marginalized groups of women, girls and gender-diverse people. This can encompass introducing simplified, inclusive and participatory processes; maintaining a focus on people and relationships; harnessing digital technologies for inclusion, equality and the realization of rights; and providing recipients with mechanisms to hold state and non-state actors accountable for gender-responsive, rights-based delivery.

## C.1. SIMPLIFIED, INCLUSIVE AND PARTICIPATORY PROCEDURES

Simplified procedures for registration and enrolment can enhance and accelerate access to social protection, particularly in crises. During the COVID-19 pandemic, dropping requirements for multiple forms of identification, providing payments in advance, waiving conditionalities and relaxing rigid approaches to eligibility helped to rapidly identify and reach those in need (see Chapter 2, Section D.1).<sup>370</sup> Simplifying documentation requirements is particularly important for women, rural, migrant

and refugee populations as well as gender-diverse people who may be less likely to hold certain documents for reasons beyond their control. In Brazil, for example, trans people were deemed ineligible for the emergency cash benefit targeting informal workers because their legal name changes did not appear in the system.<sup>371</sup>

Making social protection accessible to different groups of women requires strategies to raise awareness about benefits and entitlements, including direct communications, counselling or media campaigns. Working with women's civil society organizations, workers' organizations and other community groups, and engaging intermediaries in schools, health clinics and local markets can help adapt and tailor outreach to specific contexts and needs.<sup>372</sup> In Ghana, for example, women informal workers suggested that having information booths in markets, where they could drop by during their workday to acquire information about the scheme,

could reduce access barriers and opportunity costs.<sup>373</sup> This approach has been effective in Kyrgyzstan, where registration of informal workers with the voluntary health insurance scheme increased after promoting it directly in bazaars.<sup>374</sup> Reaching Indigenous women, migrants, refugees and women with disabilities effectively requires information materials and communication in multiple languages and formats. In some settings, community outreach strategies, including gender-specific meetings to disseminate information, may increase the likelihood that women will attend.<sup>375</sup>

Community mobilization through participatory processes can make delivery more effective, enhance community buy-in and help programmes reach women even in difficult contexts. In Afghanistan, for example, international actors have worked with longstanding local community development councils to sustain humanitarian aid and the delivery of basic services (see Box 4.3).

#### BOX 4.3

#### Communities help channel flows of aid and maintain basic services in Afghanistan amidst multiple crises and authoritarian crackdown

In recent years, Afghanistan's authoritarian regime has institutionalized misogyny, with some experts describing it as "gender apartheid".<sup>a,b</sup> In 2024, a record 23.7 million Afghans – over half of the population – are projected to need humanitarian assistance due to ongoing multiple crises.<sup>b</sup> The worsening human rights situation poses enormous challenges to delivering emergency support, particularly to women and girls. The dismantling of the national women's rights architecture and the bans on Afghan women working for NGOs (December 2022) and the United Nations (April 2023) have exacerbated the situation, further restricting women's access to aid.<sup>c</sup>

Prior to the military takeover by the Taliban in August 2021, international actors were successful in providing aid and basic services to women by working closely with community organizations, including women's civil society groups and community development councils.

Established in 2003, the now-dismantled community development councils were participatory local development structures, with a total of 36,000 councils operating nationwide from 2003 to 2021.<sup>d</sup> These councils were designed to include equal numbers of women and men, democratically elected to represent their communities in local development projects.<sup>e</sup> They connected local communities and the women within them to infrastructure and basic services, and served as emergency response mechanisms during droughts, the COVID-19 pandemic and more recent humanitarian disasters. For example, during the COVID-19 crisis, councils successfully channeled support to female heads-of-household, persons with disabilities, the elderly and internally displaced persons.<sup>f</sup>

After the Taliban de facto authorities seized power in 2021, humanitarian and development actors continued to provide emergency support to women and men in communities by working directly with these councils until early 2024.<sup>g</sup> During this period, aid channeled through the councils provided much needed short-term income support to rural and urban communities. Small-scale community productive assets programmes offered livelihoods support to around 1 million individuals. Women labourers in urban areas were 11 per cent of direct recipients of work opportunities.<sup>h</sup> Projects delivered access to clean water and other essential services as well as rehabilitation of irrigation canals and roads. Alongside cash-for-work opportunities, social grants reached 121,835 vulnerable households,<sup>i</sup> nearly 60 per cent of which were headed by women as of June 2024.<sup>j</sup> Longer-term investments in building the capacities of the councils – such as conducting well-being sessions; establishing kitchen gardens, food and grain banks; and training council members on general project management – supported community resilience.

Alongside councils, community-based women's groups that remained operational also stepped up to offer safe opportunities to deliver aid and provide information to women and girls at the local level despite mounting risks and challenges.<sup>k</sup> However, top-down closure of civic space has eroded and sidelined these longstanding community structures, including the councils and particularly as they relate to women's participation. In April 2024, only 2 per cent of women consulted indicated having influence on community decision-making bodies (compared with 18 per cent of men), a decrease from 32 per cent in January 2023.<sup>l</sup> Community development councils were dissolved by the de facto authorities in May 2024.<sup>m</sup>

In response, international organizations, civil society and development partners are working to preserve the ethos of inclusive, pro-poor local development built through the councils over the past two decades. There is a growing need to engage with and fund women-led organizations that continue to adapt programming based on women's local needs to ensure vital support to women and girls continues in today's Afghanistan.

**Note:** The legal basis of the community development councils rests in a 2006 law that institutionalized them as “the social and development foundation at the community level, responsible for the implementation and supervision of development projects”. Two models are: a single body comprising an equal number of men and women, and two equally numbered subcommittees, one for women and one for men, that meet separately. See: Participedia. n.d.; <sup>a</sup> UN-Women 2024; <sup>b</sup> HRC 2024a; OCHA 2024; <sup>c</sup> GiHA and HAWG 2024; <sup>d</sup> World Bank 2022; <sup>e</sup> Participedia n.d.; <sup>f</sup> World Bank Afghanistan 2022; <sup>g</sup> World Bank 2022; <sup>h</sup> Wrobel 2024; <sup>i</sup> World Bank 2022; <sup>j</sup> Wrobel 2024; <sup>k</sup> Ground Truth Solutions 2023; <sup>l</sup> UN-Women, IOM and UNAMA 2024; <sup>m</sup> Bjelica 2024.

## C.2 PUTTING PEOPLE AND RELATIONSHIPS FIRST

Realizing the transformative potential of gender-responsive social protection requires greater attention to the human and relational elements of delivery. It calls for guaranteeing the dignity, agency and access of users at every stage. Human-centred approaches such as “journey maps” can help identify and address problems and bottlenecks by tracing user experiences throughout the delivery chain.<sup>376</sup> In contrast to an administrative process perspective, journey mapping is based on empathy with users’ own experiences and perspectives. It plots primary activities, keeps track of time and other opportunity costs, and seeks to understand the feelings that applicants or recipients may experience.

The quality of case management systems – and the relationships that front-line workers forge with recipients – matter hugely for gender-responsive delivery. Where resource constraints are severe, these workers may work “miracles with the limited resources they have at hand” – but often at cost to their own well-being.<sup>377</sup> During the Zika virus outbreak in Brazil, for example, women front-line workers were motivated by professional ethics and empathy to overcome challenges that marginalized women confronted in an under-resourced social protection system, including by working extra (unpaid) hours and providing their personal contact information.<sup>378</sup> Where front-line workers are themselves part of the communities they support, they can have highly valuable perspectives on what works and does not, insights that they can ‘funnel up’ to decision-makers.<sup>379</sup>

Adequate staffing and decent working conditions are critical for improving resilience and preventing burnout among front-line workers, particularly in fragile and conflict-affected settings and during emergencies. A study on health service delivery in Uganda found, for example, that staff absenteeism was highest in conflict-affected areas and higher among women compared to men due to personal

safety concerns and unpaid care responsibilities.<sup>380</sup> The introduction of cash- and in-kind transfers and incentives for workers reduced absenteeism by helping workers cope better with these conditions.

Where workers are well trained and have access to adequate institutional support and referral pathways, they can create space to broach sensitive topics, such as gender-based violence.<sup>381</sup> During the COVID-19 pandemic, for example, the Acompañar cash transfer programme in Argentina offered an accompaniment model for LGBTIQ+ persons and women seeking to leave violent situations that included psychological support services coordinated with provincial and local governments (see also Chapter 3).<sup>382</sup> In Lebanon, a gender training series built the capacity of all Ministry of Social Affairs staff working on the National Poverty Targeting Programme, 83 per cent of whom are women.<sup>383</sup> The training sought to increase knowledge of the needs of survivors of domestic violence; challenge harmful beliefs and practices (such as victim blaming or racist stereotyping); and provide safety measures to decrease risks of violence in carrying out their work.

Where social protection and public service delivery is short-staffed or trust in state officials is low, women’s and community-based organizations can bridge gaps, easing access, enhancing bottom-up accountability and building trust.<sup>384</sup> Many have played longstanding, crucial roles in social protection delivery through advocacy, monitoring and direct outreach. The Shakti Kendras community centres in India illustrate the importance of women’s organizations in reaching women informal workers and their families in a reliable, dignified manner (see Box 4.4).<sup>385</sup>

Civil society actors that facilitate government service provision should be adequately recognized and compensated. Too often, such initiatives depend on the unpaid labour of women and gender-diverse people who are part of the same marginalized groups they seek to support, leading to burnout and emotional fatigue.<sup>386</sup>



**BOX 4.4****Social protection delivery for, with and by women:  
SEWA's Shakti Kendra Community Centres**

In India, community-based resource centres known as Shakti Kendras have improved women's access to social protection entitlements by acting as one-stop hubs for information, services and community organizing.<sup>a</sup> The centres were established in 2015 by the Self-Employed Women's Association (SEWA), a trade union of 2.9 million informal women workers, to provide central hubs for community health workers to deliver health information and education.<sup>b</sup> Workers from the SEWA Shakti Kendras conduct home visits, organize community meetings and form ties with local governments. They are trained and given an income as well as basic preventive and promotive health services, and have central roles in the cooperative's ownership and decision-making.<sup>c</sup>

In 2018, the Shakti Kendras expanded their work to include assistance with enrolling in health insurance, following the introduction of the "Prime Minister's Jan Arogya Yojana", a national public health insurance scheme. It covers 40 per cent of the population based on income and other vulnerability assessments but continues to be underutilized by women compared to men.<sup>d</sup> Shakti Kendra workers help women obtain health insurance cards, strengthen their capacity to use the health system independently, and broker links with the insurance scheme itself to share women's feedback. Workers also help to address digital literacy gaps by assisting with online health insurance applications.<sup>e</sup>

Over time, the Shakti Kendras have created partnerships through public dialogue meetings with local governments (*panchayati raj*) as well as village health, sanitation and nutrition committees. Playing a bridging role between governments and communities has strengthened rapport and communications while creating opportunities for women to assert their needs. These relationships meant that the Shakti Kendras could be used as emergency centres for distributing social protection benefits during the COVID-19 lockdowns, including food kits and cash payments. By establishing relationships of trust, workers reach groups often excluded from services.<sup>f</sup> For instance, nearly two-thirds of those supported are labour migrants, and over half have not been educated beyond the fifth grade or have no literacy at all.<sup>g</sup>

**Note:** <sup>a</sup> Thomas et al. 2022; SEWA 2024a; <sup>b</sup> Devenish and Alferts 2019; <sup>c</sup> SEWA 2024b; <sup>d</sup> Kaur et al. 2021; Thomas et al. 2022; <sup>e,f</sup> Chatterjee 2023; Thomas et al. 2022; <sup>g</sup> SEWA Bharat 2024.

Providing long-term, unconditional and reliable funding to such organizations; supporting them to raise funds independently; protecting their ability to set their own agenda and priorities; and including them in social protection design and delivery decisions are critical steps towards respect, recognition and compensation.<sup>387</sup>

### **C.3. MAKING DIGITAL TECHNOLOGIES WORK FOR WOMEN**

The use of digital technology in social protection systems is here to stay, with significant potential for enhancing access, accelerating delivery, and



facilitating integrity, transparency and accountability. Yet the rapid advance of digital technology also poses new risks that must be carefully managed. Further, effective and inclusive social protection delivery is not only or even primarily a “technology problem”.<sup>388</sup> Much depends on the policy context and purpose of digital tools.<sup>389</sup>

For digital tools to work for women, they need to be introduced for the right reasons, and deliberately geared towards upholding inclusiveness, equality and the realization of rights. Policies to guide digitalization need to start with a clear set of obligations in line with international human rights standards,<sup>390</sup> and human-centred and gender-responsive design principles.<sup>391</sup> These are political decisions, not technical ones.<sup>392</sup> It is entirely within the remit of policymakers to build digital public infrastructure that provides rights-based and gender-responsive social protection delivery.

Core elements of inclusive design and participatory evaluation processes include careful assessments of the ecosystem in which social protection is accessed; consultation with users, comprising target groups as well as front-line workers and other implementing partners; and the testing of digital interfaces with accessibility experts, including women with disabilities.<sup>393</sup> Because technologies become increasingly difficult to challenge, redirect or uproot as they mature, a staged approach should allow for course correction.<sup>394</sup>

For digital delivery to reach those most in need, it must be accompanied by investments in digital public infrastructure and improved connectivity and literacy, with particular attention to the needs of marginalized groups. Strengthening women’s access, knowledge and use of digital technology is an important part of this process.<sup>395</sup> Research on the impacts of digitalized social protection on persons with disabilities in Nigeria found that, if such technologies are accessible, many interviewees would prefer digital over in-person delivery given its convenience, independence and privacy. It would also reduce the need for long commutes

to benefit offices on inaccessible public transport. However, to realise this positive potential, it is essential to provide assistive technologies, personal devices and home internet services, among other accessibility considerations.<sup>396</sup>

Alongside digital onboarding and disbursement, viable non-digital options must continue to be available at every stage of the delivery process, alongside mechanisms to challenge and reverse digital decisions where these are considered unfair (see Section C.4).<sup>397</sup> This is particularly important during crises, where even those with smartphone access may no longer be able to afford connectivity. In Thailand, for example, the initial web-only registration approach to COVID-19 programming was adapted to allow digitally excluded households to register at state-owned banks. In Peru, the range of payment mechanisms for emergency benefits was gradually increased to include non-digital alternatives, including over-the-counter collection and cash-in-hand delivery for those without access to digital wallets or bank accounts.<sup>398</sup>

Digitalization must not be seen as replacing front-line workers who make digital processes work in practice. During the COVID-19 pandemic in Argentina, for example, workers provided hands-on support with outreach and registration as well as the processing of payments, complaints and appeals to ensure access to the fully digital Family Emergency Income (Ingreso Familiar de Emergencia).<sup>399</sup> In India’s state of Bihar, the self-help group Jeevika supported over 2 million women to enroll in the Public Distribution System.<sup>400</sup>

Finally, more and better data and information systems are needed to avoid exclusion errors and reach women and girls more effectively. Registration questionnaires or application forms should be revised to identify gender-specific needs and constraints more effectively, while case management can be used for more holistic assessments and the development of tailored solutions. During monitoring and evaluation, data collected on all

household members (not only the household head) and indicators that assess any challenges that women and other programme participants may have encountered are more likely to inform programme adaptations that respond to gendered needs.<sup>401</sup> Conducting data collection in a gender-responsive manner, including by employing women caseworkers properly trained to recognize and respond to disclosures of gender-based violence, is also important.

At the same time, the risks of more and better data collection and storage need to be carefully managed. High levels of data disaggregation, for example, make beneficiaries easily identifiable, increasing the risk of surveillance and social profiling.<sup>402</sup> Upholding the right to privacy and complying with internationally accepted standards of confidentiality and informed consent are paramount.<sup>403</sup> In partnerships with third parties, such as private payment service providers, the State is responsible for appropriate regulation and compliance with these principles.<sup>404</sup>

### **C.4. ENSURING ACCOUNTABILITY ALONG THE SOCIAL PROTECTION DELIVERY CHAIN**

Social protection delivery systems can be designed and implemented to foster “active citizenship” by creating “relationships of accountability between citizens and the state”, where recipients, as rights-bearers, make claims on their own entitlements.<sup>405</sup> Strong accountability spaces allow redress where rights have been denied and hold the State responsible for meeting needs. This process can foster collective political and social power.<sup>406</sup>

In social protection systems, accountability typically takes the form of grievance and redress mechanisms. Where these are transparent, formalized, impartial, accessible and free of charge, they can be important routes for women to contest unfair decisions on benefit eligibility or to seek redress for experiences of discrimination or

violence (see Box 4.5).<sup>407</sup> If the results are used for monitoring and evaluation processes more broadly, grievance mechanisms can also improve the design of programmes to prevent further harm. For example, in Egypt, government-run grievance mechanisms associated with the unconditional cash transfers Takaful and Karama were used to aggregate data on complaints by people with disabilities. As a result, programme staff granted eligibility to nearly 100,000 additional complainants who had previously been refused.<sup>408</sup>

As standalone instruments, grievance mechanisms have been critiqued as “individualizing complaints” and placing the burden of disclosure (and risk of retaliation) on lone recipients while obscuring system-wide problems and structural power relations that limit options for marginalized groups to seek redress.<sup>409</sup> For example, many older women using social protection grievance mechanisms in Bangladesh, Malawi and the United Republic of Tanzania reported feeling intimidated or unsupported by programme staff and preferred to rely on informal networks for problem resolution.<sup>410</sup>

To be successful, individual grievance mechanisms must be embedded within broader conditions for social accountability, including by building awareness among women recipients so they know their rights and supporting collective organizing and vibrant civic spaces. In El Salvador, the conditional cash transfer Comunidades Solidarias Rurales (previously Red Solidaria) not only targets women as recipients but has an explicit objective to promote citizenship, including through monthly informal education sessions on topics such as gender equality and rights as well as organizing opportunities for women.<sup>411</sup>

Formally including women’s, workers’ and civil society organizations in dispute resolution processes can be another way to promote social accountability. For example, Cambodia, Djibouti and Thailand legally mandate the inclusion of representatives of employers, workers and the State

**BOX 4.5****Addressing gender-based violence in grievance and complaints mechanisms in Zambia**

A survivor-centred grievance mechanism accompanies the Girls' Education and Women's Empowerment and Livelihoods project in Zambia, which provides cash transfers and education and livelihood support. The mechanism was developed following reports of a temporary increase in intimate partner violence among recipients at the start of the project. Multiple options for reporting support the safety and respond to the preferences of survivors. These include submitting reports in-person to trusted community focal points trained to respond to disclosures of gender-based violence and a hotline for callers to receive counselling and referrals to services.

Training on gender-based violence has been provided to implementing partners and community focal points, and measures adopted to protect reporting confidentiality. A mapping of community services related to gender-based violence helped to establish a detailed directory of available assistance and enhance coordination while identifying gaps. The project also budgeted for funding to cover travel costs for service users.

**Source:** World Bank 2023b.

in tripartite social protection dispute resolution processes.<sup>412</sup> Introducing the option of collective complaints made on behalf of groups instead of individuals may be another way to increase the safety of grievance mechanisms for those most at risk of retaliation or backlash.<sup>413</sup>

Independent, civil society-led social accountability initiatives create space for public deliberation on social protection delivery.<sup>414</sup> For example, in Kamuli, Uganda, citizen juries brought together persons living with HIV and AIDS, among whom women are overrepresented, as well as politicians, government health workers and journalists. This provided an opportunity to hear feedback from citizens on HIV-sensitive health care.<sup>415</sup> In the Indonesian province of Bojonegoro, residents used the local government radio show to make public complaints, a practice particularly popular among older citizens and rural villagers.<sup>416</sup>

Civil society monitoring is crucial to identify accountability gaps, challenge colonial legacies and ensure international actors answer for their roles in social protection systems.<sup>417</sup> For example, following a controversial partnership between the World Food Programme and the data analytics company Palantir, an open letter by humanitarian and human rights actors raised concerns about merging large data sets of sensitive personal information on vulnerable populations, including women.<sup>418</sup> Similarly, the women's organization ABAAD runs an accountability project across the Middle East and Northern Africa that seeks to prevent sexual exploitation and abuse perpetrated by aid workers. A series of resources, including videos, a podcast, an anonymous and confidential reporting hotline, and a toolkit, support aid organizations in developing codes of conduct and risk mitigation practices.<sup>419</sup>

## D.

## Conclusion

Robust social protection delivery systems provide women, girls and gender-diverse people with timely access to benefits and services. They get the technical nuts and bolts right in terms of outreach, registration, enrolment and benefit disbursement. They also anticipate and address gender-specific barriers that make it difficult for many, particularly those facing multiple and intersecting forms of discrimination, to access benefits and services, even those explicitly intended for them.

As this chapter has shown, social protection delivery is more than a series of technical steps. Encounters between users and providers, and rights-holders and duty-bearers, whether at a human-to-human level or through a digital interface, also matter deeply. A rights-based approach can help policymakers and programme implementors put a central emphasis on the experiences of women as users and providers of social protection and steer opportunities to strengthen agency and dignity at every stage of delivery.

An analysis of emerging evidence, including on promising approaches in acute and protracted crises, suggests four building blocks for rights-based, gender-responsive delivery systems. These begin with simplified, inclusive and participatory processes, and a focus on people and relationships, including women's central roles as front-line social protection workers. Other fundamentals are putting digital technologies in the service of inclusivity and the realization of rights, and ensuring accountability along the social protection delivery chain so that women and girls can claim their right to social protection.

Social protection delivery systems with these elements are positioned to meet the immediate needs of women and girls while furthering longer-term processes of transforming discriminatory norms and deepening trust in public institutions, including in conflict and post-conflict settings.

CHAPTER 5.

**Invest now: Fiscal pacts  
for a new era  
of gender-responsive  
social protection**

1

The promise of social protection systems for gender equality, resilience and transformation stands or falls with the availability of adequate resources. Currently, global social protection expenditure remains insufficient, a shortfall disproportionately affecting women in low- and middle-income countries.

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2

Investments in social protection systems that respond to people's rights and needs across the life course are critical to reinvigorating social contracts at a time when trust in public institutions has been profoundly shaken.

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3

Financing for social protection cannot operate in isolation. A new generation of fiscal pacts is needed to deliver long-term, sustainable, affordable financing for gender equality, environmental sustainability and social justice.

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4

These pacts should be grounded in human rights and a systemic perspective, and pursue distributive justice as a core objective. They should return and multiply people's diverse contributions to society, whether through taxation or caring for their families and communities, by ensuring income security and universal access to essential services.

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5

Nationally, broad-based political coalitions and social dialogues that fully include those at the sharp end of poverty and austerity are needed to forge fiscal pacts that simultaneously increase tax revenue and the progressivity of social security and tax systems.

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6

Transformed global institutions and processes need to lift constraints on fiscal and policy space in low- and middle-income countries. Creating a genuine global financial safety net, strengthening international tax cooperation, and tackling the high cost of debt and rising risks of debt distress are critical priorities.

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## A.

## Introduction

The promise of social protection systems for gender equality, resilience and transformation stands and falls with the availability of resources. Finance must be enough to close persistent gaps in coverage, adequacy and comprehensiveness (see Chapter 2), expand access to complementary quality services (see Chapter 3), and strengthen rights-based and inclusive delivery on the ground (see Chapter 4).

Currently, social protection expenditure remains insufficient to guarantee national social protection floors and achieve universal health coverage, let alone to provide progressively higher levels of protection to as many people as possible. In low-income countries, additional investment to realize universal social protection coverage is a daunting prospect given constrained economic capacity. Financing in general is not keeping pace with growing demand for social protection due to structural shifts in economies and societies, including changing demographics as well as family and household structures, and the impacts of cascading crises, particularly in developing regions.

The COVID-19 pandemic revealed a “great finance divide”. Developed countries financed massive response packages using fiscal and monetary policy tools. By contrast, developing countries had little room to manoeuvre.<sup>420</sup> By 2024, the financing divide had translated into a sustainable development crisis amid an extremely challenging macroeconomic environment.<sup>421</sup> Limited access to financing, crushing debt burdens, rising borrowing costs, currency devaluations and sluggish growth are compromising the ability of developing countries to react to emergencies, build resilience, and transform economies and societies to realize gender equality, sustainability and social justice.<sup>422</sup>

Normative commitments to dramatically increase financing for development, gender equality and social protection are clear. In the 2015 Addis Ababa Action Agenda, Member States committed to “a new social compact”, including social protection for all and high-quality services supported by tax systems with improved fairness, transparency, efficiency and effectiveness.<sup>423</sup> Multiple forums have recognized that achieving gender equality and the realization of women’s human rights is essential for inclusive, equitable economic growth and sustainable development.<sup>424</sup> In 2024, the Commission on the Status of Women identified social protection as a key lever for channelling investments in gender equality and the empowerment of all women and girls.<sup>425</sup> In 2025, Member States will convene the Fourth International Conference on Financing for Development to discuss progress and commitments to further action.

Challenges in meeting normative commitments and extending social protection to the 3.8 billion people who remain without any coverage are significant. Yet in nearly every country, there is scope for increasing revenues from both domestic and external sources. Resources for enacting gender-responsive social protection systems depend on decisions related to tax policies; international cooperation; deficit spending; the management of debt, trade and monetary policies; and financial regulation.

After reviewing social protection financing gaps and challenges (see Section B), this chapter explores the possibilities and principles of a new generation of fiscal pacts to fill existing financing gaps (see Section C). The chapter shows how to put these principles into practice at the national level, with a focus on boosting tax revenue and progressivity and improving social security contributions



(see Section D). The final section considers urgently needed reforms to the international financial architecture, including to address unsustainable

sovereign debt, increase global tax cooperation and generate new sources of finance (see Section E).

## B.

### Many limitations on finance hinder gender-responsive social protection

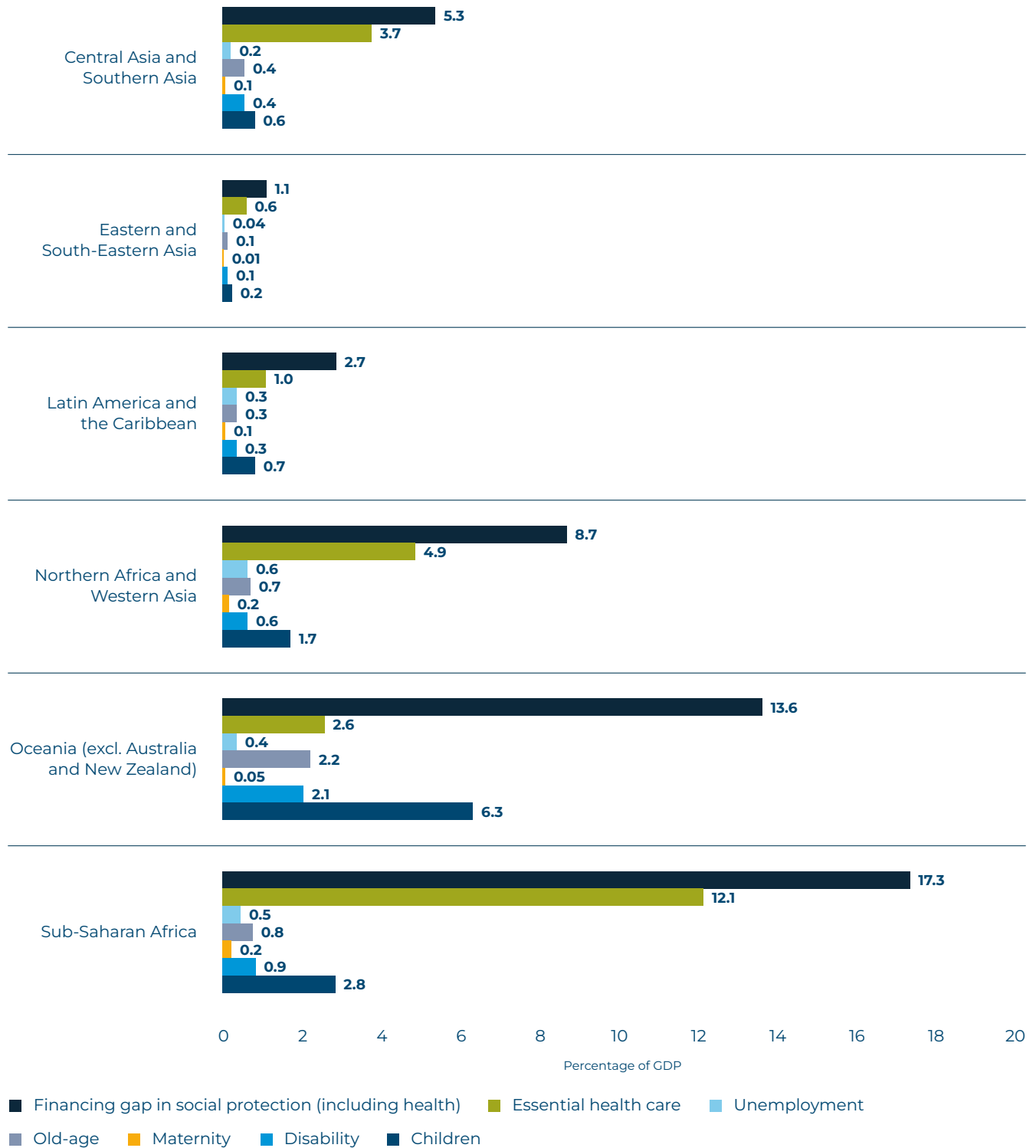
In 2024, the financing gap for a basic level of social protection for all, known as a social protection floor, was an estimated \$1.4 trillion per year or 3.3 per cent of GDP in low- and middle-income countries.<sup>426</sup> This sum would cover basic benefits for all children, mothers of newborns, the unemployed or severely disabled and all older persons, and provide universal essential health care.<sup>427</sup> Low- and middle-income countries in sub-Saharan Africa and Oceania register the largest financing gaps, with 17.3 and 13.6 per cent of GDP respectively, pointing to the need for a gradual approach and significant external support. Financing gaps also vary by type of benefit, with essential health care accounting for the lion's share in Sub-Saharan Africa (12.1 per cent of GDP) and Northern Africa and Western Asia (4.9 per cent of GDP) and social protection for children in Oceania (6.3 per cent of GDP) (see Figure 5.1).

Given lower levels of coverage, women are disproportionately affected by inadequate financing for social protection floors. For old-age pensions, for example, achieving universal coverage would require allocating two thirds of total additional government expenditure to benefits for women (see Figure 5.2). A more expansive agenda – one that would build comprehensive, gender-responsive social protection systems, provide public services to support care, respond to violence against women and build resilience to climate change – would require even greater resources.

Low, stagnant and highly unequal patterns of growth have constrained additional domestic resources for social protection and reduced official development assistance (ODA). Global GDP growth is projected to slow in 2024 to 2.4 per cent. An expected improvement in 2025 will still linger below the pre-pandemic trend of 3.0 per cent.<sup>428</sup> While the world economy avoided a recession in 2023, growth prospects for many developing countries, especially vulnerable and low-income countries, remain weak. Looking further ahead, in a worst-case climate scenario, global GDP could be reduced by 12.1 per cent (\$23.9 trillion) by 2050, with sub-Saharan Africa and Latin America and the Caribbean suffering the highest economic losses due to climate change.<sup>429</sup>

While growth falters, global economic policies, such as for financial and trade liberalization, and the structure and practices of the international financial system, have eroded state capacities to sustainably and progressively raise resources, including due to increased tax competition. Over the past three decades, the composition of tax systems has shifted, with reductions in trade tariffs and tax rates for corporate and capital income. These changes have disproportionately benefited large corporations and wealthy individuals.<sup>430</sup> Statutory corporate tax rates have fallen across all regions, from 28.2 per cent to 21.1 per cent between 2000 and 2023.<sup>431</sup> Furthermore, the

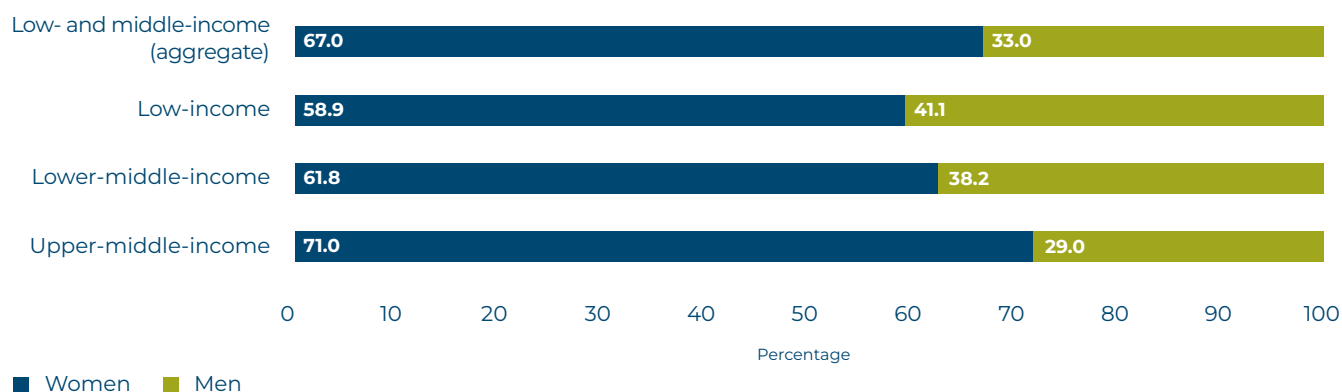
**FIGURE 5.1** Financing gap for achieving universal social protection coverage per year, as a percentage of GDP, by social protection benefit and region, 2024



Source: ILO calculations based on Cattaneo et al. 2024.

Note: Based on data for 133 low-and middle-income countries.

**FIGURE 5.2** Distribution of the annual financing gap in old age, by sex and national income group, 2024



Source: Cattaneo et al. 2024.

growing and aggressive use of low or no-tax jurisdictions by corporations is reducing the taxes they pay.<sup>432</sup> In 2023, multinational corporations shifted an estimated \$1.15 trillion worth of profit into tax havens, cutting direct tax revenue by \$311 billion a year. An additional \$169 billion was lost through wealthy individuals using tax havens.<sup>433</sup>

High-income countries derive significant government revenue from social security contributions, an option that is more limited in developing countries with large informal economies. Most low- and middle-income countries depend on consumption taxes, imposing a disproportionate burden on poorer households that tend to spend a larger proportion of income on basic consumption goods than higher-income households. Several countries have increased efforts to bring the informal sector into the tax system. Yet informal self-employed workers and entrepreneurs – the group most often targeted for tax contributions – already pay multiple levies while receiving little or no access to social protection in return. Many levies are regressive and gender inequitable, weighing heavily on the lowest-earning workers, among whom women are overrepresented (see Box 5.1).<sup>434</sup> Efforts to incentivize formalization should extend benefits first and have taxes kick in only at higher income or turnover thresholds.

With domestic resource mobilization falling short, countries in the Global South have looked elsewhere to meet their needs for development finance. Many have increasingly taken on external debt, from both the public and private creditors. In 2022, global public debt – comprising general government domestic and external debt – reached a record \$97 trillion.<sup>435</sup> Today, 55 per cent of least developed and other low-income countries are either in debt distress or have a high risk of it.<sup>436</sup> Debt distress is exacerbated by unfair borrowing terms; developing countries pay much higher interest rates than wealthy countries.<sup>437</sup> Increased borrowing from private creditors is more expensive. By 2021, almost two thirds (62 per cent) of external public debt was owed to private creditors.<sup>438</sup> Efforts to address unsustainable debt are complicated by private debtors who negotiate through creditor committees and are slow to provide concessions to countries in debt distress.

Interest payments on debts crowd out spending on development priorities, including essential social protection and public services. Currently, 3.3 billion people live in 48 countries where spending on interest is greater than investment in education and/or health.<sup>439</sup> The need to service debt has deepened fiscal austerity measures, including as part of debt restructuring and as a condition

**BOX 5.1****Taxation without reciprocity or representation?  
A perspective from informal workers in Africa**

In contrast to misplaced perceptions of informal sector workers as “tax evaders”, research has found they pay multiple direct and indirect taxes, including presumptive and value-added taxes, as well as other dues, such as market levies and license and registration fees.<sup>a</sup> These taxes and fees are often biased against women, who are also subject to harassment, violence and exploitation by tax enforcement officials.<sup>b</sup> Informal workers are generally willing to pay local or national taxes if they are fair and transparent; if effective mechanisms facilitate collective action and bargaining with policymakers; and if they receive social protection in return.<sup>c</sup> Yet this is rarely the case. For example:

- In Accra, Ghana, women informal workers in the lowest income quintile pay up to 50 per cent of their earnings on taxes and fees, while remaining ineligible for the flagship social assistance programme, Livelihood Empowerment Against Poverty.<sup>d</sup>
- In the states of Enugu and Kaduna in Nigeria, flat-rate presumptive taxes are levied on informal microbusinesses, independent of their level of earnings. This creates an implicit tax bias against women, who tend to earn less than men, including due to unpaid care work responsibilities.<sup>e</sup>
- In Ethiopia, women-headed and women-only households face a 37 per cent higher burden from rural land-use fees and agricultural taxes than male-headed and dual adult households. This is attributed to women farmers’ lower agricultural productivity, which stems from limited access to credit, social networks and extension services, combined with their disproportionate representation among smallholders, who face the largest tax rates per hectare.<sup>f</sup>

These gendered, local dynamics are often invisible in debates about national tax systems.<sup>g</sup> To include informal workers in a just, reciprocal and participatory social contract, governments must recognize the contributions that informal workers already make, account for different contributory capacities, and eliminate gender bias and discrimination. To avoid damaging trust and the social contract, governments must also guarantee that, in return for paying taxes, public spending on social protection meets the needs of informal economy workers, systems remain accountable to them, and they have opportunities to negotiate and bargain with local authorities.

**Note:** <sup>a</sup> Rogan 2022; <sup>b</sup> Akpan and Sempere 2019; <sup>c</sup> Joshi et al. 2013; <sup>d</sup> Anyidoho et al. 2022; <sup>e</sup> Akpan and Sempere 2019; <sup>f</sup> Komatsu et al. 2021; <sup>g</sup> Joshi et al. 2024.

for new loans from the international financial institutions. A recent review of International Monetary Fund (IMF) loans to 39 countries in 2020 to 2023 found that the majority were conditional on the reduction of public wage bills or increases in regressive taxes.<sup>440</sup> While some austerity measures are mitigated through “social spending floors”, these typically only encompass highly targeted cash transfer programmes. This is a bare

bones approach given rising rates of extreme poverty and multiple crises.<sup>441</sup> Further, the impacts of public spending cuts on public services and social protection are highly gendered, as the case of Sri Lanka demonstrates (see Box 5.2). When public spending is stretched thin, women lose their jobs first, eat least and last, and act as shock absorbers by picking up additional unpaid care work to sustain their families and communities.<sup>442</sup>

### C.

## A new generation of fiscal pacts to reinvigorate social contracts

If citizens perceive a government failure to meet their demands and expectations, their trust and satisfaction decline, undermining faith in the legitimacy of the State. Turning this vicious cycle into a virtuous one requires reinvigorated social contracts, in which States commit to protecting their people against harm, invest in essential public goods, and transform their economies so they work for gender equality, sustainability and social justice.<sup>443</sup>

Investments in social protection systems, which respond to people’s rights and needs across the life course (see Chapter 2), are critical to upholding social contracts and reducing income inequality. Analysing 35 countries, ILO research finds that contributory pensions, which often account for the greatest share of social protection spending, lead to the largest reductions in income inequality, with 17 countries seeing a fall in the Gini coefficient of more than 15 per cent. But reductions are also evident through other social protection benefits.<sup>444</sup> If people see a positive social and economic impact from government policies, their faith in the State will be gradually restored.

A new generation of fiscal pacts – based on solidarity and redistribution within and between countries – is needed to deliver long-term, sustainable, affordable financing for sustainable development.<sup>445</sup> These pacts must be rooted in a shared understanding of reciprocal obligations among individuals, private businesses and public institutions, and an agreement that these institutions will use their authority, including their fiscal authority, to respond to people’s needs.<sup>446</sup>

At the national level, broad-based political coalitions and social dialogues that include people at the sharp end of poverty and austerity are needed to forge such fiscal pacts. At the same time, global institutions need to be transformed to lift constraints on the fiscal and policy space of low- and middle-income countries. The fate of countries is interdependent, yet poorer countries struggle with significant disadvantages. Mobilizing sufficient financing for a socially just, sustainable future must be a common goal; achieving it requires assuming differentiated responsibilities.

**BOX 5.2****Debt plus austerity dismantles social protection in Sri Lanka**

In May 2022, Sri Lanka announced that it would default on all foreign debt obligations as the cost of living soared, food insecurity grew and the poverty rate doubled in just one year.<sup>a</sup> The country had become dependent on foreign finance and debt when economic liberalization policies began in the 1970s. The situation was exacerbated by the global financial crisis and the collapse in foreign exchange during the COVID-19 pandemic due to reduced exports, tourism and remittances.<sup>b</sup>

The recent crisis threatens to further erode Sri Lanka's record of inclusive social policies. Public social spending was high in the decades following independence in 1948. Sri Lankans enjoyed free universal education and health care; state subsidies for basic utilities, transport and agricultural inputs; retirement benefits and a widows' pension scheme.<sup>c</sup>

Resources for these programmes have been systematically stripped away since the late 1970s, a pattern worsened by recent waves of IMF-advised debt restructuring. Observers have argued that domestic debt restructuring is unlikely to yield any foreign exchange to address the external debt crisis even as it imposes heavy burdens on the population. Haircuts on sovereign debt held by pension funds, for example, are directly affecting the retirement savings of workers.<sup>d</sup> Other reforms include efforts to privatize medical colleges and introduce fees in public universities; higher indirect taxation that will hit the poor particularly hard; and the replacement of Samurdhi, the main social assistance programme for the poor.<sup>e</sup>

Despite its limitations – including low transfer values and exclusion errors – Samurdhi is a holistic programme with gender-responsive components, including food stamps to ensure basic nutrition, cash transfers for women during pregnancy, support to women's community groups and collective organizing, and links to other services such as school admissions and discounted electricity connections.<sup>f</sup> The Aswesuma programme taking its place is a short-term cash-only scheme that does not consider gender-sensitive indicators such as food insecurity. It has been rolled out using an SMS- and QR code-based verification process that has excluded many marginalized women.<sup>g</sup> Eligibility criteria have also changed from a focus on access to basic nutrition, to a proxy means test which has been criticized for its low transparency and high exclusion errors; recipients of other social protection benefits, such as disability allowances, may no longer be eligible; and inclusion criteria do not account for diverse household forms such as LGBTIQ+ families or older women living alone.<sup>h</sup>

Feminists, civil society and workers' unions continue to call for increased public spending to strengthen universal social protection programmes and provide a buffer against poverty and inequality during the current economic crisis and beyond.<sup>i</sup>

**Note:** <sup>a</sup> Kadirgamar 2023; World Bank 2023c; <sup>b</sup> Chandrasekhar et al. 2023; <sup>c</sup> Feminist Collective for Economic Justice 2022; <sup>d</sup> Guzman et al. 2024; <sup>e</sup> Kadirgamar 2023; World Bank 2023c; <sup>f</sup> Kadirgamar 2023; Bird et al. 2022; <sup>g</sup> Kadirgamar 2023; <sup>h</sup> According to the latest research with a women's disability group in the Batticaloa region by Niyanthini Kadirgamar for Suriya Women's Development Centre, shared with UN-Women, only 7 of 24 eligible disabled women were in receipt of both disability allowance and Aswesuma. While this is a small sample, it suggests that either the criteria for Aswesuma is unclear, or it is not accurately implemented due to insufficient allocations, which can lead to exclusion errors.<sup>i</sup> All Island Progressive Samurdhi Development Officers Society et al. 2024; Feminist Collective for Economic Justice 2022.

The following subsections outline three cross-cutting criteria that should guide fiscal pacts for gender-responsive social protection: a rights-based approach, a systemic perspective and the pursuit of distributive justice.<sup>447</sup>

### **C.1 ALIGNING RESOURCES WITH HUMAN RIGHTS**

New fiscal pacts should be rights-based. Their central concern should be to raise and allocate resources for policies to achieve substantive equality and realize human rights, including to social protection. Box 5.3 summarizes key principles and state obligations relevant to developing rights-based fiscal pacts, including the deployment of maximum available resources and safeguards against retrogression over time.<sup>448</sup> International labour standards, such as ILO Convention No. 102 and Recommendation No. 202, outline additional principles for social protection financing, including the universality of protection based on broad risk-pooling and solidarity.<sup>449</sup>

Government spending and taxation choices determine if resources are sufficient to realize rights. Yet fiscal policy frequently undermines rights, leading to retrogression and unequal outcomes, including through opaque budgetary processes. Capture of fiscal policy by powerful economic and political actors can occur, leading to spending and tax policies that benefit specific interests, such as those of private businesses.<sup>450</sup> Participation, transparency and accountability are key to crafting fiscal pacts that avoid inequities. Human rights impact assessments, which shed light on the distributive impacts of policies and fiscal arrangements, can help civil society groups build a strong case for progressive taxation in which wealthier individuals and businesses pay their fair shares.<sup>451</sup>

In an integrated, interdependent world, one country's macroeconomic policies can easily sway fiscal space in another. The United Nations Committee on the Elimination of Discrimination

against Women has raised concerns about financial secrecy and corporate tax policies in countries such as Switzerland and the United Kingdom, and their deleterious effects on developing countries seeking to mobilize resources to fulfil women's rights.<sup>452</sup>

The policies of international financial institutions also limit fiscal and policy space. Austerity measures that are part of loan conditionalities or technical advice, are typically negotiated with little or no consultation with affected populations.<sup>453</sup> The Guiding Principles on Foreign Debt and Human Rights stipulate the obligation of international financial institutions and private corporations to "refrain from formulating, adopting, funding and implementing policies and programmes which directly or indirectly contravene the enjoyment of human rights".<sup>454</sup>

### **C.2 A SYSTEMIC PERSPECTIVE: SOCIAL PROTECTION AS AN INVESTMENT**

New fiscal pacts need a systemic approach. Conventionally, social contracts have been based on citizens and enterprises making monetary contributions through taxes and/or social security systems. Governments provide social protection, public services and other public goods in return. Non-monetary contributions have remained on the margins of social contracts, resulting in fiscal policies skewed towards the market economy. Unpaid care and domestic work, however, sustains economies, societies and social security systems, including by raising the next generation of contributors. Its provision is valued at 9 per cent of global GDP.<sup>455</sup> Feminist economists have long suggested that this work represents an implicit tax on women's labour.<sup>456</sup> Solidarity and redistribution must therefore work across the market/non-market divide. This calls for fiscal policies that support women's access to paid employment while recognizing, reducing and redistributing unpaid care and domestic work.



**BOX 5.3****Human rights principles that could transform fiscal policy**

States parties to human rights conventions, including the International Covenant on Economic, Social and Cultural Rights and the Convention on the Elimination of All Forms of Discrimination against Women, are obligated to realize women's economic and social rights. Applying the following human rights principles to fiscal policy could be transformative.

- **Non-discrimination and equality:** Fiscal policies need to be evaluated for biased or unequal outcomes in the enjoyment of rights. This is an immediate obligation of governments.
- **Minimum essential levels:** Fiscal policies need to comply with minimum essential levels of economic and social rights. For example, individuals should not be deprived of rights to food, shelter or education. This is also an immediate obligation.
- **Progressive realization and non-retrogression:** Fiscal policy choices must contribute to progressive realization and guard against erosions of rights over time. This is particularly relevant in the context of austerity.
- **Maximum available resources:** Governments have an obligation to maximize revenue to realize rights over time.
- **Accountability, transparency and participation:** There should be democratic participation in macroeconomic policymaking, including budgetary processes and monetary policy. Meaningful participation requires access to information and the ability to hold governments accountable. Gender-responsive budgeting is one tool to implement this principle.<sup>a</sup>
- **Extraterritorial obligations:** These refer to government acts and omissions affecting the enjoyment of rights outside a State's territory. Globally, cooperative resource mobilization is necessary to realize rights to the greatest extent possible.<sup>b</sup>

**Source:** UN-Women 2015.

**Note:** <sup>a</sup> UN-Women 2023e; <sup>b</sup> Maastricht University and International Commission of Jurists 2011.

A systemic perspective requires a paradigm shift towards viewing public expenditure on gender-responsive social protection and public services not as consumption but as an investment.<sup>457</sup> Data on 42 countries from 1985 to 2020 show that the positive impacts on GDP of each dollar spent on

social protection surpass those of total government expenditure. This influence is particularly strong in countries with high levels of inequality.<sup>458</sup> Investments in complementary public services also have important multiplier effects. For example, the ILO estimated in 2023 that every dollar

invested in closing the childcare policy gap could on average boost GDP by \$3.76 by 2035.<sup>459</sup>

Investments in public services also create jobs. When jobs are decent, they generate fiscal multiplier effects through increased taxes and social security contributions. A simulation for eight Organisation for Economic Co-operation and Development (OECD) countries shows that investments in a reformed care sector with better wages and working conditions would create 40 to 60 per cent more jobs than the same investments in construction.<sup>460</sup> Depending on the country, between a third and three fifths of any gross spending on care is regained through additional tax revenue and social security contributions – a “fiscal merit” that is also larger than that of any comparable investment in construction. Recent studies show similarly positive impacts in select low- and middle-income countries. Investments in universal childcare services, for example, could increase total employment by as much as 14.6 per cent in Ethiopia, 8.1 per cent in Egypt and 2.4 per cent in Nepal while narrowing the gender employment gap, since most new jobs would likely go to women. Additional tax and social security revenue would amplify the self-financing of care investments. In Egypt, for example, 91 per cent of investment in expanded childcare services could be recovered through new tax and social security revenue.<sup>461</sup>

A systemic approach acknowledges the interdependence of economic production, social reproduction and ecological regeneration.<sup>462</sup> Social protection financing mechanisms can be designed to create synergies and avoid trade-offs across these three dimensions. From this perspective, the reliance of social protection and public service delivery on women’s unpaid and underpaid labour may appear to generate cost savings, but the price that women pay through foregone opportunities and earnings and reduced well-being are high. From an environmental point of view, financing mechanisms that expand or entrench harmful extractive practices are not

sustainable. While natural resource rents present opportunities for financing gender-responsive social protection, costs to the natural environment and future generations may be enormous. Natural resource rents also increase risks of corruption and low investment in tax institutions, which means that they rarely generate additional tax revenue.<sup>463</sup>

### C.3 TOWARDS DISTRIBUTIVE JUSTICE, ACROSS SPACE AND OVER TIME

Fairness, solidarity and redistribution – within and between countries – need to be at the centre of new fiscal pacts. Nationally, a distributive justice approach implies looking at the distributional impacts of the whole fiscal system, including expenditure (e.g., who benefits from social protection investments) and revenue (e.g., who bears the burden of financing), from gender and intersectional perspectives.<sup>464</sup>

While explicit gender biases in taxes persist in a few countries, all taxes, direct and indirect, can have differential impacts on women and men. A better understanding of implicit biases and the aggregate impacts of tax systems requires both micro- and macro-analyses.<sup>465</sup> To date, however, analyses have primarily focused on individual tax policies. While this has uncovered important biases that need to be addressed, it has also confined potential policy solutions to a narrow set of issues, such as tax breaks for childcare or changes in personal income taxes related to joint filing.<sup>466</sup>

Mobilizing resources for gender-responsive social protection at scale also requires attention to larger issues. New fiscal pacts with distributive justice at the centre would pursue progressive tax reforms to maximize revenue and promote equality, including gender equality. Recent research by the IMF suggests that “low capital income tax rates not only imply less redistribution across income groups, they also disproportionately benefit men given the greater gender inequality in capital than labor income”.<sup>467</sup>

Specific tax policies depend on each country. But most have space for greater emphasis on progressive personal income and corporate taxes, including increased taxation of capital gains or investment interest (see Section D). Progressive taxation is difficult to implement, however, amid highly unequal distributional patterns, low wages, a predominantly informal economy, and low state capacity and legitimacy. Changes need to accompany other economic reforms and deepen transparency, participation and accountability. Reforms aimed at creating a culture of taxation based on mutual trust tend to be a long-term endeavour rather than a quick fix.<sup>468</sup>

Globally, a distributive justice approach would strengthen solidarity among countries by

acknowledging skewed historic and current power relations. Economic prosperity and broad-based social protection in high-income countries was largely built on the colonization, enslavement and exploitation of people and natural resources in the Global South.<sup>469</sup> Deeply regressive taxation inflicted on colonized populations played a critical role in financing the British welfare state, for example.<sup>470</sup> Close attention to inequalities in access and finance for social protection across space and over time reveals many implications for redistribution and reparations. Distributive justice calls for concrete steps that reverse the flow of resources from the Global South to the Global North, including by ending tax avoidance and evasion by large corporations and extremely wealthy individuals.

## D.

### Finding the funds: Two entry points to broaden national fiscal space

The specific shape of fiscal pacts will differ by country. Gender-responsive budgeting can be invaluable in developing such pacts because analysing the entire fiscal system provides data on resource mobilization and allocation, and guidance on reducing gender and other inequalities. Ensuring such data are timely and accessible to the public fosters democratic accountability.<sup>471</sup>

This section spotlights increased revenue from and the progressivity of social security contributions and general taxation as two particularly important entry points for expanding fiscal space. Other options include more efficient tax collection.<sup>472</sup> A number of countries in sub-Saharan Africa have improved collection by organizing it on a functional rather than a geographical basis or by creating independent collection

agencies.<sup>473</sup> Services to assist taxpayers and certificates of good tax compliance for businesses that pay their fair share can help to increase revenues while recognizing contributions to the social contract. Uganda, for example, has a domestic revenue mobilization strategy focused on improving tax collection through compliance with income and value-added taxes rather than on introducing new taxes.<sup>474</sup>

Resources for gender-responsive investments in social protection and public services can be reallocated from other expenditures. Redirecting military expenditures is one example; another is carefully implemented reduction of fossil fuel subsidies. Green, and more recently, gender bonds involve national or subnational governments borrowing money from the market to

support development priorities.<sup>475</sup> Most gender bonds are issued by non-State actors, such as commercial banks, investment firms and multilateral development banks.<sup>476</sup> In 2024, the Government of Iceland issued the world's first sovereign gender bond using guidelines from UN-Women, the International Finance Corporation and the International Capital Market Association.<sup>477</sup> Bond proceeds will finance housing for low-income women and increased parental leave benefits, among other needs.

The United Nations Secretary-General's call for greater regulation and standards in environmental, social and governance investing to reduce “greenwashing” should apply to “pinkwashing”. As part of private businesses meeting obligations under the Guiding Principles on Business and Human Rights,<sup>478</sup> they should create decent employment and pay a fair share of taxes and social security contributions to finance social protection.

### **D.1 EXTENDING SOCIAL SECURITY COVERAGE AND INCREASING CONTRIBUTORY REVENUES**

Collecting social security contributions is an important way to finance social protection. In 2019, such contributions accounted for 18.8 per cent of total public revenue globally, or 5.7 per cent of GDP, with significant variations across regions. While social security contributions represent close to 25 per cent of total government revenue in high-income countries, the share in low- and middle-income countries is comparatively smaller, albeit not insignificant (15.7 per cent in upper-middle income countries, 10.6 per cent in lower-middle income countries and 9.1 per cent in low-income countries).<sup>479</sup>

Some advantages of contribution-based financing include the relative administrative and operational ease of collecting earmarked payroll contributions; the option to link benefits to workers' earnings and tax payments, with desirable

incentives for formalization; and political support for programmes when those who are paying receive benefits in return.<sup>480</sup> Contributory systems have potential to strengthen the social contract between workers, employers and the State, particularly when they include workers with low contributory capacity, among whom women are overrepresented.

Despite the advantages of contributory systems, orthodox views often cast them as an “artificial” cost on formal employment that encourages evasion and informality. Available evidence does not show a clear pattern between contribution rates and informal employment, however.<sup>481</sup> Most studies find no significant employment or formalization gains in reducing contribution rates. At the same time, cutting social security contributions constrains one of the most relevant, stable revenue flows for social protection systems. Rather than a simple labour cost, such contributions should be considered a deferred wage and an investment that, if well designed, can support long-term economic growth, inclusive development, solidarity and redistribution.<sup>482</sup>

There are still important challenges with this financing mechanism, particularly in low- and middle-income countries with high levels of informality and unemployment and low taxable wages. For them, increasing public revenues from social security contributions requires careful assessment of the structural drivers of low contribution yields by sector, firm size and employment status. They also need tailored approaches to uphold fairness and solidarity between large companies and high-growth economic sectors, on one side, and small and medium-sized enterprises and less profitable sectors on the other. Simplified tax regimes in Brazil and Uruguay are promising examples with positive impacts on formalization, social security coverage, and gender and racial equity (see Box 5.4).<sup>483</sup>

Population ageing puts mounting pressure on contributory pension schemes. Reforms to buoy

**BOX 5.4****Brazil and Uruguay provide incentives to informal workers and small firms**

Uruguay's Monotax (Monotributo) was created as part of a tax reform aimed at unifying contributions to social security and taxes for small-scale businesses and own-account workers. In 2011, it was complemented by the Social Monotax (Monotributo Social) for workers in poor and vulnerable households. It offers reduced initial contribution rates as an incentive for registration; these can be gradually increased over the first four years. This incentive and simple registration and payment processes facilitate access to some social security rights associated with formal work, including retirement, maternity/paternity benefits and health insurance at an additional cost.

In 2022, the scheme reached about 2 per cent of the total workforce; 14 to 23 per cent of informal workers could potentially be part of it. Women comprise 57 per cent of almost 40,000 covered workers. Workers' organizations made crucial contributions in developing the Monotax regime, and generally, *monotributista* workers evaluate it positively. Concerns remain, however, over limited benefit levels compared to the general scheme (which requires much higher contributions) as well as barriers to mobility between the two.

The SIMPLES scheme covers small and micro companies in Brazil. Created in 1996 and modified in 2006/2007 and 2008, SIMPLES Nacional and SuperSIMPLES consolidate seven different federal taxes, state taxes and municipal taxes as well as social security contributions, and reduce compliance costs. Individual microenterprises and microentrepreneurs pay a fixed monthly fee while small businesses make contributions based on turnover.

Registered microentrepreneurs have access to a basic pension, disability and survivors' benefits, and health and maternity protections. Workers in small and microenterprises are entitled to the regular social security benefit package. Between 2008 and 2016, the number of firms registered with SIMPLES increased from around 3 million to 12 million, making it an effective mechanism to formalize self-employment and small and micro businesses. The programme for individual microentrepreneurs has particularly benefited women and Afro-Brazilians. A significant challenge, however, comes from low contribution levels requiring heavy government subsidization.<sup>a</sup>

**Sources:** Aguiar et al. 2023; ILO 2022c.

**Note:** <sup>a</sup> McClanahan et al. Forthcoming.

financial sustainability – through higher contributions, later retirement ages or lower replacement rates – need to be carefully assessed for differential impacts on women and men, and high- and low-income earners.

Raising contribution rates and lifting caps on contributions for high-income earners is another way to increase revenue, particularly in countries where rates are still low or have been reduced based on the “contribution as cost” narrative.<sup>484</sup> It is essential to progress gradually and through social dialogue.

## **D.2 INCREASING TAX REVENUES AND PURSUING PROGRESSIVE TAX POLICIES**

Along with spending on social protection and public services, progressive tax policies are central in addressing income inequality and, to a lesser extent, wealth inequality. If they are well designed, they can also contribute to gender equality, sustainability and intergenerational equity.<sup>485</sup> To achieve these goals, countries must address the dual challenge of increasing the tax base while improving progressivity across the tax system.

Progressive fiscal policies to mobilize resources for social protection and public services can drive gender equality because they redistribute resources from men to women, redressing large gender gaps in income and wealth. The gender pay gap, women’s underrepresentation in the labour force and gender inequalities in control over land and other assets, result in women having just 34 per cent of total income from work (labour income), a share ranging from less than 10 per cent to 45 per cent across countries.<sup>486</sup> Women’s share of global wealth is estimated at around 39 per cent, suggesting a global gender wealth gap of \$105 trillion.<sup>487</sup> Gender-responsive financing means ensuring that the highest earners and wealth holders, among whom men are overrepresented, make the largest contributions while taxes are reduced for lower-income groups, where women are overrepresented.

There is growing agreement that taxes on high earners, personal capital income, wealth and property need to play a bigger role for tax systems to support solidarity and redistribution.<sup>488</sup> In recent years, a number of countries have introduced new taxes, including on net wealth (Chile, Colombia and Spain), vacant property (Ireland), cryptocurrency transactions and gains (Indonesia and Portugal) and share buybacks (the United States and announced for 2024 in Canada).<sup>489</sup> Reforms to estate duties and inheritance and gift taxes have been less common but hold significant potential for raising revenue for social protection while addressing the intergenerational transmission of wealth inequality. A package to finance structural reforms, including increased social protection spending, has been under discussion in Chile since 2022, signalling opportunities and constraints in developing progressive fiscal pacts (see Box 5.5).

The burden of taxation needs to shift to increase private business contributions to the social contract, including by reversing decades of declining corporate tax rates. Developing countries are particularly reliant on corporate income taxes due to the limits of personal income taxes amid widespread informality and elite resistance.<sup>490</sup> Raising revenue from corporate profits means revising “race-to-the-bottom” tax incentive schemes, such as tax credits, exemptions and deductions responsible for significant gaps between statutory and effective corporate tax rates in many countries. Other imperatives entail addressing tax avoidance and evasion, including illicit financial flows, that cost governments billions in lost revenue each year. Greater international tax collaboration is indispensable to achieve these aims (see Section E.3).

Finally, fiscal policies can help shift the tax burden from income to carbon emissions and from taxpayers to polluters.<sup>491</sup> The elimination of fossil fuel subsidies is an important step. In 2022, subsidies topped \$7 trillion or 7.1 per cent of global GDP as governments around the world moved to protect consumers from rising energy prices.<sup>492</sup>



**BOX 5.5****A proposed fiscal pact runs up against complex politics in Chile**

Building social and political consensus on progressive tax reform is not easy given multiple interests at stake, as Chile's recent experience demonstrates.

When President Gabriel Boric came to power in 2022, a broad, long-term fiscal pact between the Government, private sector, trade unions, social movements and parliamentary actors was proposed to democratically agree on resource mobilization and spending priorities, guided by the goals of social justice and inequality reduction.<sup>a</sup> As part of this pact, the Government conducted participatory social dialogues aimed at establishing key principles for Chile's tax system. In four regions, 75 public hearings involved technical experts from academia, civil society, business and professional organizations. Seventeen meetings in all regional capitals engaged 460 individuals and representatives of civil society organizations, 41 per cent of whom were women.<sup>b</sup> The meetings used a methodology enabling meaningful participation for people without expert fiscal knowledge, opening space for diverse perspectives to emerge.

The principles defined by this process, including progressivity, equity, transparency, efficiency and reciprocity, as well as concrete reform proposals were submitted to Congress in July 2022. The legislative package included stronger mechanisms for tax compliance, reform of tax credits to eliminate some exemptions, increased taxes on stock market gains and higher personal income tax rates. According to the Ministry of Finance, the reform would have increased net fiscal revenue by 4.1 per cent of GDP, yielding funds for pensions, health care and the national care system.<sup>c</sup> Given that women are underrepresented among high-income earners and the wealthy in Chile, almost three quarters of additional personal income and wealth tax revenue would have come from men.<sup>d</sup> The proposal also included a deduction for caregiving expenses in personal income tax.

Despite a participatory process, Congress rejected the proposal by one vote in March 2023. This underlines the complex political economy of progressive tax reform in a highly unequal society with increasing polarization. In early 2024, the Government decided to retable tax reform proposals in a staggered manner. Separate bills aimed at curbing tax evasion and avoidance, reducing tax exemptions and increasing personal income taxes on high-income earners are currently under discussion. The last remains the most contested and least likely to muster a legislative majority.<sup>e</sup>

**Note:** <sup>a</sup> Government of Chile n.d.; <sup>b</sup> Ministerio de Hacienda 2022a; <sup>c</sup> Boric De Font et al. 2022; <sup>d</sup> Ministerio de Hacienda 2022b; <sup>e</sup> De la Fuente 2024.



Environmental taxes are increasingly on the agenda.<sup>493</sup> Carbon taxes, which put a price on greenhouse gas emissions, are among the most effective fiscal mechanisms for addressing climate change because they provide economy-wide incentives for mitigation and green innovation. They can also propel wider societal benefits, such as reduced air pollution and improved health. Carbon taxation currently covers 24 per cent of global emissions, up from 7 per cent a decade ago.<sup>494</sup> It is still concentrated in a few countries and relies on lower carbon prices. Yet because carbon taxes are relatively simple to administer and harder to evade, they are potentially attractive financing instruments.<sup>495</sup>

While tax systems can help address environmental issues, dedicated measures must also ease the impacts of fossil fuel subsidy reductions and carbon taxes on employment and household budgets. This process should avoid placing a disproportionate burden on lower-income groups,

not only through higher prices for energy but also related items, such as transport, food and medicine.<sup>496</sup> Fuel subsidy reforms have met significant political pushback particularly in low- and middle-income countries where these subsidies are, in effect, among the only forms of social protection available and are seen as part of the social contract.<sup>497</sup> Between 2005 and 2018, long before the most recent rise in fuel prices, 41 countries had at least one riot directly associated with popular demands for affordable fuel.<sup>498</sup>

Environmental fiscal measures, as part of fiscal pacts, should be introduced gradually and through social dialogue to build trust. Countries as diverse as Canada, Iran, Jordan and Sweden have demonstrated that revenues from reduced subsidies and carbon taxes can finance social protection and lower income taxes in ways that protect low-income households and generate broad-based support.<sup>499</sup>

## E.

### Lifting national constraints through global reforms

Domestic taxation and social insurance are best suited to fostering synergies between economic and social development, strengthening democracy and solidarity, and cultivating a social contract between citizens, business and political leaders.<sup>500</sup> They are bedrock instruments to finance social policies. In a globalized world, however, the extent to which national governments can provide adequate finance is also defined, to a large degree, by the global economic environment. This is especially true for countries in the Global South, which face a vastly unequal playing field in both raising domestic resources and accessing international support for development priorities.

There is growing consensus that to address these challenges, the international financial architecture is overdue for major reform. The Secretary-General described it as “entirely unfit for purpose”.<sup>501</sup> Having evolved in an ad hoc manner in response to various crises, it is a patchwork of public financial institutions (such as the IMF and multilateral development banks), institutions that set financial and monetary standards, informal and formal country groups (such as the G20 and OECD), creditor groups (including the Paris Club and the Common Framework on Debt)<sup>502</sup> and the United Nations as a norm-setter.<sup>503</sup> With only piecemeal reforms, governance structures still overwhelmingly reflect

the interests of wealthier nations. Reforms to realize the greater voice and representation of the Global South are long overdue and should incorporate a commitment to gender balance.<sup>504</sup>

One of the most urgently needed reforms is a genuine global financial safety net for countries, including liquidity during emergencies. In 2021, during the COVID-19 pandemic, Special Drawing Rights (SDRs) worth \$650 billion were issued.<sup>505</sup> Yet the prevailing quota system privileges high-income countries that did not need them and largely did not use them. This left lower-income countries without the support they desperately needed. Overall, developing countries only received about one third of the allocation, and the entire African continent, with a population of 1.4 billion, including 60 per cent of the people globally living in extreme poverty, received only 5.2 per cent.<sup>506</sup> Calls for the reallocation of unused SDRs to developing countries to support their pandemic response or buy vaccines went unheeded.<sup>507</sup> Reforms should support the more regular issuance of SDRs, including automatically in response to shocks, and prioritize countries needing liquidity the most.<sup>508</sup> SDRs could also be channelled to multilateral development banks and dedicated funds to support development priorities.<sup>509</sup>

## **E.1 COOPERATING TO END GLOBAL INEQUITIES IN DEBT AND TAX SYSTEMS**

Closing the social protection financing gap depends on government abilities to allocate resources to development priorities instead of spending large shares on debt interest. With a growing number of countries in debt distress or default, the issue is firmly back on the global policy agenda and regularly discussed in fora such as the G20. Several ad hoc mechanisms to manage sovereign debt problems include the Debt Servicing Suspension Initiative established to temporarily stop debt repayments for some countries during the pandemic; it came to an end in December 2021. The Common

Framework for Debt Treatment established thereafter has only brokered agreements for three countries (Chad, Ghana and Zambia; Ethiopia has also applied).<sup>510</sup> The meagre amount of debt relief offered, the slow pace of the programme and the threat of being downgraded by credit rating agencies and losing market access likely dissuaded other countries from applying.

The United Nations Secretary-General has proposed reforms including: expanding eligibility for the Common Framework to middle-income countries that require debt restructuring; setting up a debt workout mechanism, for example, at a multilateral development bank, to address coordination challenges among official and commercial creditors; and creating an inclusive, representative sovereign debt authority to develop and implement a multilateral legal framework for sovereign debt restructuring.<sup>511</sup> It has also been proposed that debts owed to multilateral development banks and the IMF should be included under this framework, and that a global debt registry should be created to provide transparency and equal treatment to all debtor countries.<sup>512</sup> Expanding the use and coverage of collective action clauses in international sovereign bond agreements would bring private creditors to the table to negotiate debt restructuring and could impose haircuts (where lenders accept less than the full amount owed) as warranted.<sup>513</sup>

International tax cooperation can also help expand fiscal space by slowing the race to the bottom as countries compete to offer the lowest tax rates for business and tax havens for the wealthiest individuals. Some important changes on tax cooperation have occurred; further progress may be on the horizon. Reforms to ensure automatic exchanges of financial account information, which were used by more than 100 countries in 2023, have had a significant impact, reducing the use of tax havens by individuals.<sup>514</sup> As a result of the 2014 Common Reporting Standard of the OECD and a similar reform applying to citizens of the United States, around \$12.6 trillion in offshore wealth was reported to foreign tax authorities in 2022. While an

estimated 25 per cent of offshore wealth remains untaxed, major progress demonstrates that it is possible to stop tax avoidance and evasion.<sup>515</sup>

Other dimensions of the problem, notably, profit shifting by multinational corporations, have not yet been effectively tackled. In 2022, corporations shifted an estimated \$1 trillion in profits to low or no tax jurisdictions.<sup>516</sup> The Independent Commission for the Reform of International Corporate Taxation has proposed that every country should tax the global profits of multinational corporations by apportioning profits according to a formula based on sales, employment and capital, and applying a global minimum effective tax rate of 25 per cent.<sup>517</sup> Several rounds of reforms have been attempted by both the OECD, which launched the Base Erosion and Profit Shifting process in 2015, and the United States, which introduced measures aimed specifically at its own companies in 2017. The impact has been marginal, however.<sup>518</sup> In October 2021, the OECD and G20 endorsed a minimum global tax rate for corporations of 15 per cent, which many countries began implementing in 2024.<sup>519</sup> While this was hailed as a major step, the rate was lower than average global tax rates. A number of loopholes limit benefits for low- and middle-income countries.<sup>520</sup>

Disappointment in these measures has galvanized campaigners and Member States to demand bolder action. In an historic move, in December 2023, the United Nations General Assembly adopted a resolution proposed by the African Group on the promotion of inclusive and effective tax cooperation at the United Nations.<sup>521</sup> It called for engaging all Member States in developing a United Nations framework convention on international tax cooperation. This was widely seen as a victory for governments in the Global South who wished to see the United Nations take on this role to promote greater inclusivity and effectiveness.

Further progress is evident at the G20 where the governments of Brazil, Germany, South Africa and Spain have backed a proposal to levy a global tax on billionaires. This group of roughly 3,000 extremely

wealthy people, mostly men,<sup>522</sup> pay effective tax rates of between 0 and 0.5 per cent.<sup>523</sup> The four governments proposed a minimum levy equivalent to 2 per cent of wealth, with an exemption for those who already contribute a fair share to income taxes. Such a tax could generate \$200 billion to \$250 billion in additional tax revenues.<sup>524</sup> Surveys suggest that it would be popular, including among up to three quarters of extremely wealthy people.<sup>525</sup>

Progress on international tax cooperation, the prospect of a United Nations tax convention and discussion on taxing billionaires, once considered utopian, could make a real difference in enhancing progressivity and transparency, and overcoming entrenched power imbalances.

## E.2 GENERATING NEW RESOURCES THROUGH GLOBAL SOLIDARITY

Domestic resource mobilization and the reform of the international financial architecture could create fiscal space in the long term. In the short term, low-income countries are unlikely to raise the additional \$308.5 billion<sup>526</sup> they need for a social protection floor without external support.

Official development assistance (ODA) remains an important source of finance for many low-income and least developed countries. It can help set up social protection systems even if it is less suitable for covering recurrent costs. While ODA allocations for social protection saw an increase during the pandemic, overall sums remain very low, standing at \$4.6 billion in 2022 or just 1.6 per cent of total ODA from all official donors.<sup>527</sup> Members of the OECD Development Assistance Committee (DAC) marked gender equality as a significant policy objective for 43 per cent of bilateral allocable ODA in 2021–2022, a 2 percentage-point decline after a decade of steady increases. The share with gender equality as the “principal” objective remains at only 4 per cent.<sup>528</sup> Total ODA provided by member countries of the OECD-DAC amounted to USD 223.7 billion in

2023, equivalent to 0.37 per cent of members' combined gross national income or a little over half of the 0.7 per cent they first agreed to allocate in 1970.<sup>529</sup>

Global funds have become increasingly prominent in channelling resources to health, agriculture and the climate crisis.<sup>530</sup> For example, the Green Climate Fund, the largest multilateral fund under the United Nations Framework Convention on Climate Change, has a growing focus on “shock-responsive” social protection in its portfolio, especially projects focused on rural livelihoods and urban housing.<sup>531</sup> At the twenty-eighth Conference of the Parties to the convention in 2023 (COP 28), a landmark loss and damage fund was

established to compensate those experiencing harm from the climate crisis. It included a call for “support for adaptive social protection mechanisms”.<sup>532</sup> This led to proposals to channel new loss and damage funding via national social protection systems to reach those most affected while upholding national ownership.<sup>533</sup>

Over the past decade, momentum has gathered behind establishing a new global fund for social protection (see Box 5.6). Much work remains to achieve coherence and synergies among fragmented funding mechanisms, however.<sup>534</sup> Funding in all cases should be long term and support social protection systems built with the strong involvement of civil society, including women's organizations.

#### BOX 5.6

#### A global fund for social protection?

A global fund for social protection is a prospective new multilateral financing mechanism to support stronger social protection systems and floors and close the financing gap for low-income countries.<sup>a</sup> Building on academic research and advocacy by civil society, the former Special Rapporteurs on Extreme Poverty and Human Rights and the Right to Food proposed the idea in 2012.<sup>b</sup> It was endorsed by the Global Coalition for Social Protection Floors in 2020, and a 2021 resolution of the International Labour Conference called for “discussions on concrete proposals for a new international financing mechanism, such as a Global Social Protection Fund” to complement national resource mobilization.<sup>c</sup>

Despite widespread support, the details of how such a fund would work, including its governance structure, funding sources and access modalities, are less clear. One question is whether creating a fund would add to a plethora of under-resourced global funds competing for limited resources.<sup>d</sup> Other issues entail making gender a key consideration and guaranteeing the participation of women's and other marginalized groups in design and implementation.<sup>e</sup> Developing countries have raised concerns about national ownership, cautioning against the risk that such a fund could become an additional source of debt or conditionalities, which would undermine policy autonomy and existing national efforts to build and finance social protection systems.<sup>f</sup>

*Continues on next page* >

Addressing these concerns calls for mobilizing new, additional and sustainable sources of finance and coordinating with existing funds on health and climate as well as the Global Accelerator on Jobs and Social Protection for Just Transitions (see Box 3.3).<sup>9</sup>

**Note:** <sup>a</sup> Yeates et al. 2023; HRC 2021; <sup>b</sup> HRC 2021; <sup>c</sup> ILO 2021g, para 21, <sup>e</sup>, p.10; Global Coalition for Social Protection Floors 2021; <sup>d</sup> ILO 2024a; <sup>e</sup> Global Coalition for Social Protection Floors 2022; <sup>f</sup> Lwanga-Ntale 2022; <sup>g</sup> Yeates et al. 2023.

## F.

# Conclusion

This chapter has demonstrated that financing social protection in an equitable way remains an imperative and a thorny issue. With fiscal space and multiple tools at their disposal, high-income countries have made significant progress towards universal coverage. The challenge is much greater for middle- and especially low-income countries, many of which remain trapped in a vicious cycle of crises, debt and austerity. With faith in politics and institutions at an all-time low, national governments and the multilateral system need to chart a path towards reinvigorating social contracts, including through much needed investments in social protection and public services that respond to people's immediate needs.

A new generation of fiscal pacts can provide the basis for engagement, bringing civil society, including women's organizations, to the table, and using tools such as gender-responsive budgeting to deliberate on how to create fairer societies, including through social protection. Inclusive, progressive pacts that fully support gender equality need to be

based on human rights principles; take a systemic perspective by linking economic production, social reproduction and ecological regeneration; and focus on distributive justice so that the wealthiest pay their fair share and the poorest obtain needed support. While fiscal pacts will differ by country, progressive social security contributions and general taxation are two particularly important entry points for expanding national fiscal space.

In a globalized world, agreeing on and implementing fiscal pacts requires a supportive international financial architecture guided by principles of cooperation and solidarity. Creating a genuine global financial safety net, strengthening international tax cooperation, and tackling the high costs and risks of debt are important priorities. The challenges are daunting. Yet recent progress on tax cooperation, while incomplete, provides a glimmer of hope for change. Many countries look to the Fourth International Conference on Financing for Development in 2025 to advance international agreements aligned with national needs.<sup>535</sup>

CHAPTER 6.

# **Conclusion and recommendations**

In a world of repeated shocks and cascading crises, social protection carries enormous potential to contribute to gender equality, resilience and transformation. In the final push to achieve the Sustainable Development Goals by 2030, gender-responsive social protection systems could make a critical difference in ending poverty and reducing multiple, intersecting inequalities. With women and girls disproportionately impacted by poverty, such systems can be deliberately designed to alleviate their impoverishment, both over the life course and during sudden shocks. Systems should strengthen resilience and the ability to withstand sudden reversals, and provide sustainable pathways out of poverty, including through the stronger integration of social protection, labour market interventions, and care and other public services.

Despite important progress in recent years, social protection remains hampered by persistent gender gaps and biases. Globally, women are less likely than men to enjoy access to social protection, and even where they do, benefits tend to be lower. Gender-specific risks and vulnerabilities, such as heightened exposure to gender-based violence and disproportionate responsibility for unpaid care and domestic work, tend to increase during crises. Yet these concerns remain insufficiently addressed by social protection systems, policies and programmes. Further, financing for social protection remains woefully inadequate, particularly in low-income countries with the shallowest coverage and greatest gender gaps.

A gender-responsive, rights-based approach is indispensable in overcoming such challenges and unlocking the full potential of social protection for women and girls. This approach addresses the full spectrum of gender-specific risks and vulnerabilities, is centred on the dignity and agency of all women and girls, and strengthens solidarity and redistribution. It pursues transformation not only as an outcome but as integral to the entire process of providing social protection, from programme design and coordination to delivery and financing.

Achieving comprehensive, gender-responsive social protection systems will require long-term investments in fiscal, administrative and technical capacity. Countries can progress gradually in that direction. At the same time, in the short term, there is an urgent need to adapt existing policies and programmes to respond better to gender-specific risks and vulnerabilities in both sudden-onset and protracted crises. To act on both fronts, Member States; international organizations, including the United Nations and human rights mechanisms; the private sector; non-governmental organizations; trade unions and other stakeholders can take the following actions.



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**ADDRESS GENDER GAPS  
AND BIASES IN EXISTING  
SOCIAL PROTECTION  
SYSTEMS, POLICIES  
AND PROGRAMMES**

- Work towards universal, gender-responsive social protection systems, including social protection floors, that provide comprehensive coverage for the risks and vulnerabilities that women and girls, in all their diversity, may face across the life course;
- Expand the coverage and adequacy of non-contributory programmes, such as universal child, maternity/parental and pension benefits, as part of a gender-responsive social protection floor;
- Extend social protection to informal workers, with special attention to female-dominated sectors and occupational categories, using combined contributory and non-contributory mechanisms;
- Dismantle financial access barriers to contributory schemes, including by fully or partially subsidizing the contributions of low-income earners, and providing top-up benefits for those who have accumulated fewer contributions due to lower earnings and more frequent employment interruptions;
- Guarantee adequate benefit levels, regular payments and a sufficient duration for all social protection benefits, including regular adjustments of benefit values based for inflation;
- Reform and adapt existing social protection systems to become more sensitive to care across the life course by avoiding conditionalities that increase demands on women's time, providing income support for time taken off to care for dependents, instituting on-site childcare services in public works programmes and granting care credits in old-age pension schemes;

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**ADAPT SOCIAL  
PROTECTION POLICIES  
AND PROGRAMMES  
TO MEET THE NEEDS  
OF WOMEN AND GIRLS  
DURING SUDDEN AND  
PROTRACTED CRISES**

- Design and implement emergency responses that are flexible and inclusive, based on a robust understanding of women's and girls' risks and needs, and attuned to the precise nature of the shock and the maturity of existing social protection systems, policies and programmes;
- Expand routine gender-responsive social protection with scalable shock components, both anticipatory and reactive, that shield women and girls from the immediate impacts of crises;
- Advance coordination between social protection and climate change adaptation policies to protect women and girls from climate risks, and promote sustainable and resilient livelihoods;

- Establish robust coordination mechanisms between social protection and humanitarian actors in sudden-onset and protracted crises to mitigate gender-specific risks and vulnerabilities, while laying foundations for building fully-fledged social protection systems over the longer term;

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#### **IMPROVE COORDINATION WITH GENDER-RESPONSIVE EMPLOYMENT POLICIES AND PUBLIC SERVICES**

- Maximize the impacts of cash transfer programmes through access to complementary benefits and services, such as livelihood support, skills training and education, and health and childcare;
- Promote coordination between social protection systems and measures to prevent and respond to gender-based violence, including through joint planning, training of social protection case workers and robust referral pathways;
- Integrate social protection, employment and care policies to broaden women's access to new green jobs and create decent care jobs as part of just transitions to sustainable economies and societies;

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#### **TAKE A RIGHTS-BASED APPROACH TO SOCIAL PROTECTION DELIVERY**

- Design, implement and monitor delivery mechanisms with the end-user – and rights-holder – in mind, guaranteeing dignity, agency and access throughout the process;
- Ensure adequate staffing and decent working conditions for front-line social protection workers, with greater attention to safety concerns and unpaid care responsibilities;
- Recognize and support the essential role of women's, workers' and community-based organizations in delivering “informal” social protection and emergency support during crises;
- Deliberately gear the digitalization of delivery mechanisms to increase inclusiveness and equality, guided by international human rights standards and gender-responsive design principles;

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**SCALE UP FINANCING FOR  
SOCIAL PROTECTION  
AND GENDER EQUALITY**

- Forge broad-based fiscal pacts to boost domestic resource mobilization for gender-responsive social protection and sustainable development, based on solidarity and redistribution;
- Extend contributory social protection to informal and other workers with low contributory capacity, particularly women;
- Increase revenue from progressive taxation with a focus on taxing those with the highest ability to pay, including through wealth and corporate taxes;
- Promote reforms to the international financial architecture to lift constraints on developing countries in mobilizing resources for gender-responsive social protection, with a focus on sustainable debt solutions and global tax cooperation;
- Harness international climate finance to strengthen gender-responsive social protection systems;
- Increase official development assistance, including humanitarian aid, through mainstreamed and targeted investments in gender equality, including gender-responsive social protection;

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**STRENGTHEN  
PARTICIPATION AND  
ACCOUNTABILITY FOR  
GENDER-RESPONSIVE  
SOCIAL PROTECTION**

- Conduct participatory, community-led assessments of gender-specific risks and vulnerabilities, with particular efforts to understand the experiences of women and girls facing multiple, intersecting forms of discrimination;
- Involve women's and workers' rights organizations in the design, implementation and monitoring of social protection systems, policies and programmes, and adequately recognize their contributions;
- Support independent, civil society-led efforts to hold governments, development partners, humanitarian actors and other stakeholders accountable for their obligations to uphold equality and non-discrimination in social protection and humanitarian assistance;

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**IMPROVE DATA, EVIDENCE  
AND KNOWLEDGE ON  
GENDER-RESPONSIVE  
SOCIAL PROTECTION**

- Invest in the development of scalable methodologies to adequately capture the complexity of poverty and vulnerability among women, with attention to inequalities within the household and factors such as control over household resources, decision-making power and time use;
- Improve the collection and use of data, particularly administrative data, disaggregated by sex, age, income, location and other characteristics, on the coverage and adequacy of social protection benefits, including child, unemployment, disability, maternity and pension benefits;
- Strengthen data infrastructure and information systems for effective social protection delivery, including through registration questionnaires and case worker assessments that make the risks and needs of women and girls visible while guaranteeing their safety and privacy;
- Adopt mixed-methods approaches to monitor and evaluate social protection policies and programmes to capture gender equality impacts and unintended consequences, and to identify what drives and constrains transformative changes for women and girls.

# Endnotes

- 1 ILO 2021a 2019.
- 2 ECOSOC 2019.
- 3 ECOSOC 2022.
- 4 ECOSOC 2023a
- 5 ECOSOC 2024a.
- 6 Fraser 2022.
- 7 UN-Women 2021a.
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- 12 Bastagli and Hunt 2020.
- 13 Global Crisis Response Group 2023.
- 14 United Nations Security Council 2023; SIPRI 2023.
- 15 Cattaneo et al. 2024.
- 16 United Nations 2023a.
- 17 UN-Women and DESA 2023; per UNSC 2023, conflict-affected countries include: (a) countries featuring in relation to items of which the Security Council is currently seized, and which were considered by the Council at a formal meeting during the period from 1 January 2022 to 31 December 2022; (b) countries with peacekeeping or special political missions in 2022; and (c) countries that received programmatic funds from the Peacebuilding Fund in 2022.
- 18 UNHCR 2024a.
- 19 United Nations 2023b.
- 20 United Nations 2021.
- 21 UNDP 2022; DESA 2021a.
- 22 Bardhan 2022.
- 23 Funke et al. 2016.
- 24 Roggeband and Krizsan 2020.
- 25 UNRISD 2022.
- 26 Ziarek 2013; Djoudi et al. 2016.
- 27 O'Brien et al. 2007; Devereux and Sabates-Wheeler 2004.
- 28 IPCC 2022.
- 29 Fraser 2022.
- 30 Hickel 2020.
- 31 UNCTAD 2023; Oxfam 2023.
- 32 DESA 2020.
- 33 DESA 2022.
- 34 Dabla-Norris et al. 2015; Bergstrom 2020.
- 35 UNRISD 2022.
- 36 World Bank n.d.; many analysts see this line as far too low to enable an adequate standard of living (see HRC 2020).
- 37 UN-Women calculations based on UN-Women and DESA 2023 and Frederick. S. Pardee Center for International Futures 2023. For further information, see UN-Women et al. 2020.
- 38 Ibid.
- 39 UN-Women calculations based on UN-Women and Frederick S. Pardee Center for International Futures 2023.
- 40 UN-Women and DESA 2023.
- 41 Eurostat 2024.
- 42 UN-Women calculations based on UN-Women and DESA 2023 and Frederick. S. Pardee Center for International Futures 2023. For further information, see UN-Women et al. 2020.
- 43 Muñoz Boudet et al. 2021; Jayachandran 2023; UNFPA 2012.
- 44 Hallaert et al. 2023.
- 45 Jones et al. 2019.
- 46 UN-Women calculations based on UN-Women and DESA 2023 and Frederick. S. Pardee Center for International Futures 2023. For further information, see UN-Women et al. 2020.
- 47 UN-Women and DESA 2023.
- 48 ILO 2023b; Barsoum 2023.
- 49 ILO 2023a.
- 50 UN-Women calculations based on ILOSTAT 2024 and United Nations Population Data Portal 2024.
- 51 UN-Women 2023a.
- 52 UN-Women and ILO 2022.
- 53 UN-Women and DESA 2023.
- 54 UN-Women 2019a.
- 55 UN-Women 2019b.
- 56 UN-Women 2019a.
- 57 OECD 2023a.
- 58 UN-Women and DESA 2023.
- 59 United Nations 2020.
- 60 DESA 2023a.
- 61 UN-Women 2017.
- 62 Braunmiller and Dry 2022.
- 63 Addison et al. 2009; Baulch 2011.
- 64 Diwakar and Adedjeji 2021.
- 65 Jiggins 1986.
- 66 Baulch 2011.
- 67 Zizzamia et al. 2019.
- 68 Diwakar and Adedjeji 2021.
- 69 ILO 2023c.

- 70 Diwakar forthcoming.
- 71 Ibid.; USAID 2016a; USAID 2016b; Zizzamia et al. 2019.
- 72 USAID 2016c.
- 73 USAID 2016a.
- 74 Diwakar forthcoming.
- 75 Kabeer 2015; Scott-Villiers et al. 2016; FAO 2023.
- 76 Kabeer 2015.
- 77 UN-Women 2020a.
- 78 Fruttero et al. 2023.
- 79 FAO 2023; UN-Women 2021b; UN-Women 2022.
- 80 HelpAge International 2023.
- 81 ECLAC and Ministerio de Economía de la Argentina 2023.
- 82 Kurian 1981 as cited in Jiggins 1986.
- 83 Heltberg et al. 2012.
- 84 Brickell et al. 2020.
- 85 See, for example, Elson 1995.
- 86 Sepúlveda and Nyst 2012.
- 87 UN-Women and UNDP 2022.
- 88 Loewe and Schuering 2022.
- 89 UN-Women 2015.
- 90 Razavi et al. Forthcoming.
- 91 Bastagli et al. 2016.
- 92 CALP 2023.
- 93 Bastagli et al. 2016.
- 94 Camiletti 2020; Perera et al. 2022; Jones et al. 2022.
- 95 Peterman et al. 2020.
- 96 Hunter et al. 2021; Perera et al. 2022.
- 97 Bastagli et al. 2016; Peterman et al. 2019.
- 98 Devereux 2023; Ghosh 2011.
- 99 Peterman et al. 2019.
- 100 ILO 2021b.
- 101 Pignatti et al. 2024.
- 102 In the United States of America, for example, the massive expansion of unemployment insurance, child tax credits, economic impact payments and nutrition programmes not only prevented a steep rise in poverty but helped lift millions out of poverty in the midst of the COVID-19 pandemic, with particularly strong impacts on households with children. See Parolin 2023.
- 103 Gasior et al. 2023.
- 104 APS 2023.
- 105 Bottan et al. 2021.
- 106 Alloush et al. 2023.
- 107 Ambler 2016.
- 108 De Henau et al. 2019.
- 109 Sepúlveda 2014; Barrantes 2020.
- 110 Foster 2017.
- 111 Goldblatt 2003; DSD et al. 2012.
- 112 Molyneux 2007.
- 113 Rossel et al. 2017.
- 114 Sepúlveda and Nyst 2012.
- 115 Molyneux and Thomson 2011; Cookson 2018.
- 116 Sepúlveda and Nyst 2012.
- 117 Vrăbiescu and Kalir 2018.
- 118 General Assembly of the United Nations 2019b.
- 119 HRC 2022a.
- 120 Barrantes 2020.
- 121 Sepúlveda 2017.
- 122 Barrantes 2020.
- 123 Alfes and Moussie 2022.
- 124 UNCTAD 2022.
- 125 Hossain and Hallock 2022.
- 126 Koehler 2021.
- 127 UNRISD 2022; Kidd et al. 2020; Burchi et al. 2022.
- 128 Cattaneo et al. 2024.
- 129 The status of social security as a human right is enshrined in the Universal Declaration of Human Rights (General Assembly of the United Nations 1948, Arts 22 and 25), the International Covenant on Economic, Social and Cultural Rights (General Assembly of the United Nations 1966, Arts 9 and 11) and other human rights instruments. International Labour Standards, including the Social Security (Minimum Standards) Convention, No. 102 (ILO 1952), and the Social Protection Floors Recommendation, No. 202 (ILO 2012), give the human right to social security concrete form by defining core principles for building comprehensive and sustainable social protection systems.
- 130 ILO 2024a.
- 131 Cookson et al. 2024.
- 132 UN-Women and UNDP 2022.
- 133 Kidd et al. 2023.
- 134 ILO 2024a.
- 135 *Effective coverage* refers to the proportion of the total population receiving contributory or noncontributory social protection benefits in at least one area or actively contributing to at least one social security scheme.
- 136 ILO n.d.a.
- 137 Bharadwaj 2022.
- 138 ILO 2024a.
- 139 UN-Women calculations based on ILO 2024a.
- 140 Cookson et al. 2023a.
- 141 Comprehensive legal coverage refers to the proportion of the population covered by law in respect of one of the eight areas (sickness, unemployment, old age, employment injury, child/family benefit, maternity, invalidity, survivors) specified in Convention No. 102 (ILO 1952); ILO 2024a.
- 142 Kidd et al. 2020.
- 143 Gavrilovic and Palermo 2023.
- 144 ILO 2024a.

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- 145 Ibid.
- 146 Cookson 2019.
- 147 Molyneux 2007.
- 148 ILO 2021b.
- 149 ILO estimates based on ILO 2024a. Higher legal coverage rates among women can partly be explained by the fact that women who are counted to be in the labour force are more likely than men to work in sectors and occupations that are legally covered for unemployment, such as the public sector.
- 150 Ibid.
- 151 Narayan 2022.
- 152 Kuss et al. 2024.
- 153 Chopra 2018.
- 154 ILO 2024a.
- 155 Addati et al. 2022.
- 156 ILO n.d.b.
- 157 ILO 2023d.
- 158 UN-Women 2020b.
- 159 ILO 2024a.
- 160 Ibid.
- 161 OECD 2021a.
- 162 Arenas de Mesa and Robles 2024.
- 163 ECLAC n.d.
- 164 WHO and World Bank 2023.
- 165 Ibid.
- 166 UN-Women 2015.
- 167 Ravindran and Govender 2020.
- 168 Moradhvaj and Saikia 2019.
- 169 Asfaw et al. 2010.
- 170 ILO 2021e; Barca and Alfars 2021.
- 171 ILO 2023a.
- 172 Alfars et al. 2022.
- 173 McClanahan et al. Forthcoming.
- 174 ILO 2022a.
- 175 Ibid.
- 176 ILO 2021e.
- 177 Orozco Corona and Vélez-Grajales 2024.
- 178 Bassier et al. 2021.
- 179 Superintendencia de Pensiones 2023.
- 180 UN-Women 2023a.
- 181 UN-Women 2019b.
- 182 Razavi 2007.
- 183 General Assembly of the United Nations 2013.
- 184 UN-Women 2023b.
- 185 Rico and Robles 2017; Bango 2024.
- 186 Peterman et al. 2024.
- 187 ILO 2022b.
- 188 Shai 2021.
- 189 Ajayi et al. 2023.
- 190 Arza 2015.
- 191 ANSES 2022.
- 192 Arza 2015.
- 193 Tran et al. 2019.
- 194 Krishnan 2022.
- 195 UN-Women 2019b.
- 196 O'Brien et al. 2018.
- 197 Pereznieto and Holmes 2023.
- 198 Ibid.
- 199 Sabates-Wheeler et al. 2022.
- 200 Simon 2019.
- 201 Gentilini et al. 2018.
- 202 The most widely used conceptual framing of different adaptation is sketched out in O'Brien et al. 2018.
- 203 Ulrichs and Sabates-Wheeler 2018. For guidance on integrating gender into crises responses more generally, see: Pereznieto and Holmes 2023.
- 204 UN-Women and UNDP 2022.
- 205 Chen et al. 2021.
- 206 Blofield et al. 2021; Gentilini et al. 2022.
- 207 Costella et al. 2023; the IPCC Sixth Assessment report states: "Inclusive, targeted, responsive and equitable social protection can support long-term transition toward more sustainable, adaptive and resilient societies" (IPCC 2022, p. 944).
- 208 ILO 2023e.
- 209 World Bank 2020.
- 210 Nesbitt Ahmed 2022.
- 211 Costella et al. 2023.
- 212 IIED 2022.
- 213 Costella et al. 2021.
- 214 Archibald 2021; Holmes and Costella 2017; Bedran-Martins et al. 2018.
- 215 Costella et al. 2021.
- 216 FCDO 2022.
- 217 Costella et al. 2021.
- 218 Ulrichs et al. 2019.
- 219 FCDO 2023; UNICEF Kenya 2021.
- 220 Ulrichs et al. 2019.
- 221 African Union 2022.
- 222 Hansen et al. 2019.
- 223 Act Church of Sweden et al. 2022.
- 224 Tenzing 2020.
- 225 Anderson 2021.



- 226 Müller et al. 2017.
- 227 Pereznieto and Holmes 2023.
- 228 Ibid.
- 229 Ulrichs et al. 2019.
- 230 Nesbitt Ahmed 2022.
- 231 Green Climate Fund 2018.
- 232 Györi et al. 2021.
- 233 Chopra 2019.
- 234 Lazlo 2019.
- 235 Ibid.
- 236 Sabates-Wheeler et al. 2022.
- 237 Ibid.
- 238 Simon 2019.
- 239 OECD 2024.
- 240 Simon 2019.
- 241 Oosterhoff and Yunus 2022.
- 242 Ibid.
- 243 Blackwell et al. 2019; Freccero et al. 2019.
- 244 Lind et al. 2022.
- 245 IPereznieto and Holmes 2023.
- 246 ICRC 2020.
- 247 Ibid.
- 248 Gentilini et al. 2018.
- 249 Ibid.
- 250 UN-Women 2023c.
- 251 Pereznieto and Holmes 2020.
- 252 FCDO 2022.
- 253 Pereznieto and Holmes 2023.
- 254 Slater 2022.
- 255 Koehler 2021.
- 256 Delautre et al. 2021; Barsoum 2023.
- 257 Molyneux 2007.
- 258 Chant 2008.
- 259 Terms are borrowed from Murphy 2012.
- 260 Cookson 2018.
- 261 Mbiekop and Okoli 2023.
- 262 UN-Women and UNDP 2022.
- 263 Cookson et al. 2021; Camillette et al. 2021.
- 264 UN-Women 2021a.
- 265 Perera et al. 2022. Hunter et al. 2021; Peterman et al. 2019.
- 266 Laszlo 2019; Kabeer 2019; Roelen et al. 2019.
- 267 Kidd and Bailey-Athias 2017.
- 268 Behrendt 2017.
- 269 Holmes et al. 2021.
- 270 Rogers et al. 2024.
- 271 UNICEF 2024.
- 272 Ibid.
- 273 Pereznieto and Holmes 2023.
- 274 Ibid.
- 275 UNICEF Innocenti 2024. For more, see <https://www.unicef.org/innocenti/projects/grassp>.
- 276 Ibid.
- 277 Laszlo 2019.
- 278 Halim et al. 2023.
- 279 Kabiru et al. 2023.
- 280 Blofield 2022.
- 281 Cookson et al. 2023c.
- 282 Secretaria Municipal de Direitos Humanos e Cidadania 2017.
- 283 UN-Women and UNDP 2023.
- 284 UNICEF Innocenti 2024. For more, see <https://www.unicef.org/innocenti/projects/grassp>.
- 285 ILO 2023f.
- 286 UN-Women 2021a.
- 287 ILO 2024b.
- 288 Delautre et al. 2021; Barsoum 2023.
- 289 ILO 2018a.
- 290 ILO 2023g.
- 291 Asenjo 2023.
- 292 Barsoum 2023.
- 293 ILO 2023h.
- 294 Aguilar 2023.
- 295 ILO 2018b.
- 296 Boniol et al. 2022.
- 297 MacGregor et al. 2022.
- 298 Women's Budget Group analysis of ONS Emissions Inventory and Business Register and Employment Survey, 2019, cited in WBG and Wen 2022, p. 3.
- 299 ILO 2022b.
- 300 ILO 2018b.
- 301 Bango and Cossani 2021.
- 302 Güezmez and Vaeza 2023.
- 303 Bango 2024.
- 304 UN-Women 2023d.
- 305 State Department for Gender and Affirmative Action 2023.
- 306 Age Well Singapore 2024.
- 307 Ibid.; Tao et al. 2021; Ministry of Health Singapore 2023, n.d.
- 308 Barca and Hebbbar 2021; La Salle 2021.
- 309 Lowe 2022.

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- 310** Barrantes and Cookson forthcoming; Nesbitt-Ahmed 2023, p. 19. Notwithstanding important efforts to provide such analysis, for example: Holmes et al. 2020.
- 311** Barrantes and Cookson forthcoming.
- 312** ILO 2018b; UN-Women 2021d.
- 313** Slater 2018; SLRC 2017.
- 314** Lindert et al. 2020.
- 315** La Salle 2021.
- 316** Clark et al. 2022.
- 317** Faith et al. 2022.
- 318** HRC 2022b.
- 319** Berg et al. 2013.
- 320** Wasilkowska 2012.
- 321** Lowe et al. 2022.
- 322** FRA 2019.
- 323** Lowe 2022.
- 324** Beazley et al. 2021.
- 325** Faith 2023.
- 326** ITU 2023.
- 327** Zimmerman et al. 2020.
- 328** Schou and Pors 2018.
- 329** Barca et al. 2021.
- 330** UN-Women 2019b.
- 331** Sepúlveda 2019; Faith and Roberts 2022; Lowe 2022.
- 332** Nycander and Barrantes n.d.
- 333** ILO 2018b.
- 334** Lipsky 1969.
- 335** Goetz 1996.
- 336** For example, Biset Wagaw et al. 2022; Crespo et al. 2020.
- 337** Pires 2022; Roelen 2019.
- 338** Sholkamy 2018.
- 339** Cookson 2018.
- 340** Kuss et al. 2024.
- 341** WHO 2024.
- 342** ILO 2018b.
- 343** Nunes and Lotta 2021; Lotta et al. 2022.
- 344** Cookson 2018.
- 345** Al-Absi 2023; ACAPS 2023.
- 346** Barrantes and Cookson forthcoming.
- 347** General Assembly of the United Nations 2019c.
- 348** HRC 2019.
- 349** Kaihlanen et al. 2023.
- 350** Alik-Lagrange et al. 2021.
- 351** Kabeer et al. 2010; Camacho 2014; Molyneux et al. 2016.
- 352** Chudnovsky and Peeters 2021; Cookson 2018.
- 353** SLRC 2017.
- 354** Ferf et al. 2016.
- 355** Alik-Lagrange et al. 2021; Ulriksen and Plageron 2023.
- 356** Hagen-Zanker et al. 2015.
- 357** Nixon and Mallett 2017.
- 358** Alik-Lagrange et al. 2021; Seferis and Harvey 2022.
- 359** Zarnegar Deloffre 2021.
- 360** Simeoni and Kinoti 2023.
- 361** General Assembly of the United Nations 2019c.
- 362** Faith 2023.
- 363** Digital Future Society 2020.
- 364** Chauduri 2020; Khera 2019.
- 365** Lowe 2022.
- 366** Gronbach 2020.
- 367** Ray 2021.
- 368** Barrantes and Cookson forthcoming.
- 369** Lindert et al. 2020.
- 370** Holmes et al. 2020.
- 371** Roelen and Carter 2022.
- 372** Lindert et al. 2020, p. 71.
- 373** Alferts 2013.
- 374** Ulrichs 2016.
- 375** Barrantes and Cookson forthcoming.
- 376** Lindert et al. 2020.
- 377** Lotta et al. 2024.
- 378** Bachthold 2020.
- 379** Ibid.; Ulriksen and Plageron 2023, p. 5.
- 380** Okello and Taylor 2023.
- 381** Botea et al. 2021.
- 382** Cookson et al. 2023.
- 383** WFP and UN-Women 2022.
- 384** Evans et al. 2015.
- 385** Thomas et al. 2022.
- 386** UN-Women 2021c.
- 387** Ibid.
- 388** Faith et al. 2022; Barca et al. 2021.
- 389** General Assembly of the United Nations 2019c.
- 390** OHCHR 2024.
- 391** Digital Future Society 2020.
- 392** Barca et al. 2021.
- 393** Ibid.
- 394** Eubanks 2018.

- 395 General Assembly of the United Nations 2019c.
- 396 Faith et al. 2024.
- 397 Barca et al. 2021.
- 398 Lowe 2022.
- 399 Arcidiácono and Perelmiter 2022.
- 400 Zimmerman et al. 2020.
- 401 Barca et al. 2021.
- 402 Sepúlveda 2019.
- 403 OHCHR 2024.
- 404 Ibid.
- 405 Sabates-Wheeler et al. 2017.
- 406 Ibid.
- 407 Ibid.; ILO 2012.
- 408 Pfeil and Agarwal 2021.
- 409 Hossain et al. 2023.
- 410 HelpAge 2024.
- 411 Adato et al. 2016.
- 412 ILO 2021f.
- 413 Hossain et al. 2023.
- 414 Ayliffe et al. 2017.
- 415 PEPFAR 2019; Bukenya 2016.
- 416 Siregar et al. 2017.
- 417 Narayanaswamy 2023; Eiró and Lotta 2024.
- 418 Faith et al. 2022.
- 419 ABAAD 2024.
- 420 IATF 2022.
- 421 IATF 2024.
- 422 Fresnillo 2020; Global Crisis Response Group 2023
- 423 General Assembly of the United Nations 2015.
- 424 ECOSOC 2023b, 2024b.
- 425 ECOSOC 2024a.
- 426 Cattaneo et al. 2024.
- 427 Of the 3.3 per cent of GDP, 2.0 per cent is required for essential health care and 1.3 per cent for the five key social protection cash benefits (child/family, disability, maternity, unemployment and old age).
- 428 DESA 2024, p. VII.
- 429 UN-Women and Frederick S. Pardee Center for International Futures 2023.
- 430 IATF 2023.
- 431 IATF 2024, p. 46 and Figure III.A.3.
- 432 Ibid., p. 46.
- 433 Tax Justice Network 2023, pp. 10–11.
- 434 Rogan 2022.
- 435 Global Crisis Response Group 2024.
- 436 IATF 2024.
- 437 Ghosh 2023.
- 438 Global Crisis Response Group 2023.
- 439 Ibid.
- 440 Saadoun 2023.
- 441 Saadoun 2023; Ortiz and Cummins 2021; Razavi et al. 2021.
- 442 UN-Women 2014.
- 443 UNRISD 2022.
- 444 Razavi et al. Forthcoming, cited in IATF 2024.
- 445 Hujo and Fuentes-Nieva (2024) define fair fiscal contracts (or pacts) as “fiscal and financial arrangements that raise sufficient resources for climate action and SDG implementation and fairly distribute the financing burden within and between countries”.
- 446 HRC 2024b.
- 447 Rodriguez Enriquez 2023.
- 448 General Assembly of the United Nations 1996, article 2.1; CESR 1990.
- 449 Cattaneo et al. 2024.
- 450 Balakrishnan et al. 2016.
- 451 Muchala 2023.
- 452 CEDAW 2015, 2019.
- 453 General Assembly of the United Nations 2019d.
- 454 HRC 2011.
- 455 ILO estimates founded on data from 64 countries representing 66.9 per cent of the global working age population. See ILO 2018b.
- 456 Palmer 1995.
- 457 UN-Women 2019a.
- 458 Cardoso et al. 2023.
- 459 ILO 2023d.
- 460 De Henau and Himmelweit 2021.
- 461 UN-Women and ILO 2023.
- 462 UN-Women 2023f.
- 463 IATF 2024.
- 464 Joshi et al. 2024; Hujo and McClanahan 2009.
- 465 IATF 2023.
- 466 Grown and Mascagni 2024.
- 467 Coelho et al. 2022.
- 468 UNRISD 2010.
- 469 Fraser 2022.
- 470 Bhambra 2022.
- 471 Elson 2023.
- 472 UN-Women 2019.
- 473 Ibid.
- 474 DESA 2023b.
- 475 Jones et al. 2020; Bohoslavsky and Lavinás 2023.

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- 476** UN-Women and the Luxembourg Stock Exchange 2023.
- 477** Shibli 2024.
- 478** United Nations Secretary-General 2023.
- 479** Calligaro and Cetrangolo 2023.
- 480** Ibid.
- 481** Ibid.
- 482** Ortiz et al. 2019.
- 483** McClanahan et al. Forthcoming.
- 484** This seems to be the case for many countries in Asia and Africa, which want to keep contribution rates low as a way to attract foreign direct investment. However, there is no evidence to support that this actually works as an incentive (see Ortiz et al. 2019).
- 485** OECD 2021b.
- 486** Chancel et al. 2022, Chapter 5.
- 487** Oxfam 2024a, 2024b.
- 488** OECD 2021b; Hujo 2020; Hujo and Fuentes-Nieva 2024; DESA 2023b.
- 489** OECD 2023b.
- 490** UNRISD 2017.
- 491** Guterres 2020.
- 492** Black et al. 2023.
- 493** DESA 2021b.
- 494** World Bank 2024.
- 495** OECD 2021c.
- 496** Occhiali 2023.
- 497** McCulloch et al. 2022.
- 498** Ibid.
- 499** General Assembly of the United Nations 2020, p. 9.
- 500** UNRISD 2010.
- 501** United Nations Secretary-General 2023.
- 502** Paris Club 2020.
- 503** United Nations Secretary-General 2023.
- 504** Ibid.
- 505** IMF 2023.
- 506** United Nations Secretary-General 2023.
- 507** Ghosh 2022.
- 508** United Nations Secretary-General 2023.
- 509** Persaud 2022.
- 510** Ocampo 2024.
- 511** United Nations Secretary-General 2023.
- 512** Ocampo 2024.
- 513** IATF 2024, p. 157.
- 514** EU Tax Observatory 2024. The reform applicable to US citizens is called the Foreign Account Tax Compliance Act (FATCA). It was introduced in 2010 and implemented in 2014.
- 515** EU Tax Observatory 2024, p. 19. [https://www.taxobservatory.eu/www-site/uploads/2023/10/global\\_tax\\_evasion\\_report\\_24.pdf](https://www.taxobservatory.eu/www-site/uploads/2023/10/global_tax_evasion_report_24.pdf).
- 516** Ibid., p. 8.
- 517** As cited in Grabel 2021.
- 518** EU Tax Observatory 2024.
- 519** OECD 2021d.
- 520** Picciotto 2024.
- 521** General Assembly of the United Nations 2022.
- 522** Elliott 2024.
- 523** EU Tax Observatory 2024.
- 524** Zucman 2024; Elliott 2024.
- 525** Oxfam 2024c.
- 526** Cattaneo et al. 2024.
- 527** OECD 2024a.
- 528** OECD DCD/DAC 2024.
- 529** OECD 2024b, 2024c.
- 530** Aleksandrova et al. 2024.
- 531** Ibid.
- 532** Ibid.
- 533** Huber and Murray 2023.
- 534** Aleksandrova et al. 2024.
- 535** IATF 2024.

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UN-Women is the United Nations organization dedicated to gender equality and the empowerment of women. A global champion for women and girls, it was established to accelerate progress on meeting their needs worldwide.

UN-Women supports United Nations Member States as they set global standards for achieving gender equality and works with governments and civil society to design the laws, policies, programmes and services needed to ensure that the standards are effectively implemented and truly benefit women and girls worldwide. It works globally to make the vision of the Sustainable Development Goals a reality for women and girls and stands behind women's equal participation in all aspects of life, focusing on four strategic priorities: women lead, participate in and benefit equally from governance systems; women have income security, decent work and economic autonomy; all women and girls live a life free from all forms of violence; and women and girls contribute to and have greater influence in building sustainable peace and resilience and benefit equally from the prevention of natural disasters and conflicts and humanitarian action. UN-Women also coordinates and promotes the United Nations system's work in advancing gender equality.

The *World Survey on the Role of Women in Development* is presented every five years to the Economic and Financial Committee of the United Nations General Assembly. It provides a unique opportunity to put gender equality issues on the economic policy agenda and bring together perspectives on human rights and sustainable development.

This ninth edition takes stock of progress, gaps and challenges in building comprehensive, gender-responsive social protection systems. It provides examples and recommendations on how these systems can better protect women and girls from poverty and deprivation, strengthen their resilience to shocks, and transform social norms, structures and institutions that keep them from realizing their full potential.

To produce the report, UN-Women brought together researchers, policymakers, civil society actors and United Nations system partners. The report draws on their collective expertise to provide guidance to policymakers and support advocacy for a new generation of gender-responsive social protection systems equipped to uphold rights and advance sustainable development.

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