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**Sustainable Gender-Responsive Social Protection Systems:
Breaking the Gender Norms Barrier in South Saharan Africa**

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* The views expressed in this paper are those of the authors and do not necessarily represent those of the United Nations.

Abstract

Social protection programs, particularly safety nets in South Saharan Africa are generally not designed with a gender lens despite many documented positive effects of the programs on gender equality and women's economic empowerment around the globe. Moreover, even when some governments are making remarkable steps, the prevailing cultural and social norms in these communities remain central cause for disproportionately disadvantaging women in multiple domains including limited decisions and access to long-term assets, resources and services. *Gender norms lens* must be the first major criterion for the design of any social policy and social protection program meant to be sustainable and gender responsive. *Tackling literacy and skills capability for women and girls* is the second main criterion argued in this paper.

Background

National social protection (SP) programs in most of the South Saharan Africa (SSA) are not designed with a gender lens despite the globally documented positive impacts the programs have on gender equality (GE) and women's economic empowerment (WEE). Safety net programs around the world have evidenced positive impacts for GE/WEE, including but not limited to the following: i) enabling women's access to small productive assets such as livestock, as well as, in the long term, to assets like land via access to credit; ii) promoting access to both formal and informal credit for both men and women, as the schemes' regular payments may be deemed to be a loan guarantee; iii) in some cases, cash transfers to female-headed households lead to larger economic gains, because such households invest more in economic assets, possibly because they often have lower initial levels of productive assets than male-headed households; and iv) increasing women's decision-making power and choices, including those on marriage and fertility, and reduce physical abuse by male partners, among other benefits (Campos, 2015)¹.

Achieving gender equality and women's economic empowerment through social protection programs including PSSN II is essential not only as a right but also a gateway to realizing broader long-term development goals including education, health, and other social and economic strategies for the women, households, and community at large. *Gender equality* refers to the equal rights, responsibilities and opportunities of women and men and girls and boys. Equality does not mean that women and men will become the same but that women's and men's rights, responsibilities and opportunities will not depend on whether they are born male or female. Borrowing from the International Center for Research on Women (ICRW) (2011)² we can define women's economic empowerment in terms of: i) women's ability to succeed and advance economically through acquiring the right skills and resources to compete in markets and gaining

¹ De la O Campos, A. (2015) Empowering rural women through social protection. Rural Transformations Technical Paper Series #2, Social Protection Division, FAO, Rome.

² Golla, A.M; Malhotra, A.; Nanda, P.; & Mehra, R. (2011). Understanding and Measuring Women's Economic Empowerment Definition, Framework and Indicators. ICRW.

equal access to economic opportunities; and ii) women's power to make and act on economic decisions, which goes hand in hand with control of resources and benefit from profits.

While there have been strong government commitments to gender equality in SSA as in Tanzania, gaps persist. Women in these countries continue to face constraints in agricultural production and have more limited access to assets, resources and services, such as education, credit, technology, and inputs. Their *labor market* involvement generally continues to lag behind particularly in terms of access to productive paid opportunities. Women specialize in unpaid domestic work—they spend much more time than men on this work as men focus on market work. Women work more hours in total than men, which also implies *less time* for leisure and personal activities. *Literacy* levels remain far from universal; the situation being worse for rural women. Women's autonomy in *making decisions* over income and expenditures remains constrained. This is largely contributed by cultural practices and patriarchy. Their *ownership and control* of long term asset including land is limited and contributes to their continued disempowerment. Women face greater challenges in *gaining access to financial services* in comparison to men, while limiting their economic opportunities.

The *fertility* rates are quite high; in Tanzania for example, it marks around 5 births per woman making it one of the highest birth rates in the world and more than 44% of the population is under the age of 15. Studies have identified the higher work burden of women and the risk of undermining program impacts by over-burdening them in a multiple of ways including high birth rates and caring for the resulting large, plus extended families in SSA. Poor households in these countries continue to face the risk of shocks on various fronts, from increased food price to health risks and weather shocks. Health insurance is generally low although this is most widespread and similar among men and women in the poor and rural economies. Gender based violence rates remain on a higher side.

Globally there has been a great move to direct program cash and other benefits to women. As an example, Campos (2015) lists the following programs as having successfully taken a broader approach to GE and to enabling women to become more economically empowered—Bangladesh's Asset Transfer Program (goal: increasing women's bargaining power); Ethiopia's PSNP (goal: supporting women's role in agriculture in addition to their role in food security); Mexico's Program for Youth and Women Land and Asset Program (goal: increasing access to land); Mexico's subsidized crèche scheme, Estancias; Ghana's Livelihood Empowerment Against Poverty (LEAP); El Salvador's Ciudad Mujer Program. SSA is generally making some progress as this evidence also shows. Tanzania's Productive Social Safety Net (PSSN), which is implemented by a government Agency-Tanzania Social Action Fund (TASAF) and scaled throughout the country since 2012, for instance, made women beneficiaries of the program the main recipients of the cash benefits. This has, to some extent, helped to leverage the rational use of the program benefits on intended activities and minimized intra-household conflicts resulting from male domination and control of resources UNDP (2018)³. The minimized conflict has largely been due

³ Matshalaga, N., Temu, F., Myamba, F. Social Protection through a Gender Lens: A Gender Assessment of Tanzania's Productive Social Safety Nets. 2018. United Nations Development Programme, Tanzania.

to better availability of program resources to cover basic expenses and due to compliance requirements in fear of losing program benefits. More evidence will further be discussed in the later sections of this paper.

Social Norms as Barrier to Effective GE/WEE in Social Protection Programs

We should be reminded, however, that simply making women the formal recipients of cash transfers does not necessarily empower them. As Bastagli et al (2016)⁴ point out, even if women are the formal recipients of transfers, gender-based power dynamics in the household may determine who decides how to spend the income. An important finding from the evidence is that where social norms constrain women's control over resources, they may not benefit as much as men from traditional transfers or grants. In Sri Lanka, grants generated large profit increases for male owned enterprises, but not for female owned (De Mel et al., 2009⁵). One possible explanation is that women's capital is invested in their husbands' businesses instead of their own (Bernhardt et al., 2017)⁶.

Social protection design models have also created unintended problems. One example from PSSN in Tanzania is the design constraint of conditional cash transfers (CCTs), which culturally treats women as guardians of children and enablers for human capital objectives and policies while neglecting potential undesirable effects such as increased work burden and time constraints. Nevertheless, CCTs do not create the conditions for achieving transformative change and long-term women's empowerment. This is not to say CCTs do not have a positive side with regards to women's empowerment such as the minimized intra-household conflicts highlighted above. The unintended results are a consequence of *gendered social norms, perception and attitude* all of which are ingrained in the day-to-day lives of the majority populations, particularly in the traditional rural communities.

There is generally little or insufficient evidence in SSA that social protection programs have positive impact on gender based violence (GBV); in fact, UNICEF (2017)⁷ evidenced widespread tolerance of intimate partner violence –widely acceptable by majority women in Tanzania. In Kenya, transfers significantly reduced violence against women (~20% reduction in physical violence) but did not seem to change norms or beliefs about whether violence is acceptable (Haushofer & Shapiro, 2016⁸). In a qualitative follow-up of the same study, while there was not

⁴ Bastagli et al, 2016. Cash transfers: what does the evidence say? A rigorous review of programme impact and of the role of design and implementation features. <https://www.odi.org/sites/odi.org.uk/files/resource-documents/10749.pdf>

⁵ De Mel et al. 2009. Are women more credit constrained? Experimental evidence on gender and microenterprise returns. American Economic Journal: Applied Economics 1 (3): 1– 32 <https://www.aeaweb.org/articles?id=10.1257/app.1.3.1>

⁶ Bernhardt et al., 2017 Household Matters: Revisiting the Returns to Capital among Female Micro-entrepreneurs. http://scholar.harvard.edu/files/rpande/files/gender_paper_4-11-2017.pdf

⁷ Tanzania Youth Study of the Productive Social Safety Net (PSSN) Impact Evaluation: Endline Report. 2018. UNICEF Office of Research – Innocenti. Co-PI of Baseline study. <https://transfer.cpc.unc.edu/wp-content/uploads/2018/04/PSSN-Youth-Endline-Report-2018.pdf>
https://transfer.cpc.unc.edu/?page_id=3578

⁸Haushofer & Shapiro, 2016 The Short-Term Impact Of Unconditional Cash Transfers To The Poor: Experimental Evidence From Kenya. https://www.princeton.edu/~joha/publications/Haushofer_Shapiro_UCT_2016.04.25.pdf

much evidence of norm change, treatment couples reported improved communication and decision-making. Social norms in the communities still clearly define the boundaries for women's decision-making space, income and expenditure, ownership of assets, etc.

The prevailing cultural and social norms in our communities remain central cause for disproportionately disadvantaging women in multiple domains including access to assets, resources and services and the specific constraints we name above (including exclusion in the labor market, high levels of illiteracy, limited access to income and decision making over expenditures, limited ownership and control of long-term assets, high fertility rates and overburdens on unpaid domestic work, among others). Social norms continue to play a big role in determining bargaining power within a household. Limited control over resources and assets and their lack of power and autonomy does not only constrain women's wellbeing, but the wellbeing of their households and the community as a whole.

When in the situation where not only men do have gendered attitudes but women also internalize and hold discriminatory gendered conceptions against themselves and thus potentially contribute to their disadvantaged position in decision-making in the household and leadership roles in the community a more aggressive approach to tackling gender inequalities through social protection policies and programs must be sought.

Global experience suggests that social protection programs can accelerate gender equality and women's economic empowerment through expanding opportunities for paid work, boosting ownership of productive assets, enhancing the control over incomes, increasing social networks, and raising awareness of their rights—but such gains do not flow automatically. The global evidence underlines that the design of the program, together with the country context and implementation factors, will affect the extent to which these potential gains are realized in practice. A careful review of the requirements associated with meeting program conditions is therefore required. Nevertheless, the existing evidence of the multifaceted negative effects of social norms, a parent rock for many other barriers must be destroyed for effective GE/WEE through SP programs. It is apparent that this is a long-term strategy but we are already moving in the right direction.

Promoting SP Programs with Gender Norms Lens: Breaking the Barrier

Designing social protection programs with a gender norms lens become one of the most important steps for breaking unequal power relations related to gender developing economies of the SSA. A good place to start will be to conduct a stronger analysis of gender norms in different contexts and to explore how it can contribute to more effective social protection policies. This needs to go hand in hand with documenting any influence these policies can have on gender norms, particularly as they affect women in the life cycle. Policy and legal reform is an effective place to start as it sets an understanding and guidelines. These reforms happen in a process which will only make a difference if it involves women and girls, if it puts enough emphasis on behavior change, and if it listens to them voicing their specific needs and priorities.

We need to also learn the extent to which social protection programs designed with a gender norms lense are contributing in changing gender norms that negatively affect women. This will help to advance the gender responsive social protection agenda. Some useful examples of social protection programs that are designed with significant intentions to empower women (equally with men) and bring greater equality among women and men in the both at family and community levels including Ethiopia's PSNP, Ghana's LEAP, Bangladesh's Asset Transfer Program, Bolsa Familia in Brazil, and Mexico's Program for Youth and Women Land and Asset Program as we already mention earlier.

Other programs have intentionally or accidentally broken the gendered social norms. As a specific case example, the PSSN cash benefit in Tanzania was initially given to the heads of household, most of whom were husbands/male partners. Giving it to women was a later modification after documenting cases of inappropriately spending CCT funds by the male recipients, principally on alcohol and mistresses. Learning from successful social protection programs as Progres/Oportunidades in Mexico, Bolsa Familia in Brazil, Malawi and Viet Nam among others, in directing program benefits to women, TASAF decided that women/wives will start receiving and managing the cash benefits on behalf of the household. This was an important initiative and beginning of the journey to breakthrough a very strong gender norm.

What do preliminary assessments tell us about this gender norm change in PSSN? (UNDP, 2018 & UNICEF, 2017)

Acceptance of women & girls as transfer beneficiaries: The strategy of targeting women as recipients of cash benefits has become widely accepted and perceived to benefit the whole household. Targeting women was found to have contributed to increasing women's standing and respect within the community and households, as indicated beneficiaries. However, this may not necessarily improve gender-based power dynamics or lead to greater equality in the household particularly in terms of decisions on income and expenditures. Social norms in the communities still clearly define the boundaries for women's decision-making space.

Risks of gender-based violence: Making women the recipients of PSSN cash transfers has given rise to some conflicts within the household, especially in the initial stages. However, it has also contributed to reduce conflicts at the household level due to i) better availability of resources to cover basic expenses, ii) compliance requirement Vs loss of the benefit. *(More evidence is required)*. Moreover, the PSSN had no impacts on all forms of GBV experienced by females. There is widespread tolerance of intimate partner violence –acceptable by majority women.

Many women participate in local PSSN decision-making: The study found that there was strong representation of women in the Community Management Committees (CMC) -- which are responsible for managing the implementation and monitoring of the PSSN program at the village level – appeared to enable women to raise their voices and air their views any concerns. Women also (around 50%) reportedly occupied influential positions in the Committees as chairpersons and secretaries and are part of gender balanced teams that collect cash from the bank for distribution.

Boosted women's savings, ownership of assets and diversified livelihoods: Participants felt that the PSSN had boosted their assets and helped to diversify their livelihoods but that the potential was not fully realized. Public works and savings groups play a key role in providing immediate income generating opportunities for women as well as an opportunity for making small-scale savings. The program helped to build household assets as it enabled most beneficiary households to make small savings and assets. However, while men invested in animal husbandry and land ownership, women focused their investments in small livestock such as goats and chickens as well as improving their agricultural produce such as cashew nuts. This revealed that the kind of investments women mostly engage in tend to be smaller in size, short-term, temporary, and more unsustainable and are prone to uncertainties and failure.

PSSN increased contraceptive knowledge among females: The program appears to have increased contraceptive *knowledge* among females (but not males), however had no impacts on contraceptive *use*. In addition, there were no impacts on fertility, which supports existing evidence from the region underscoring that cash transfer programs do not increase fertility but the existing high fertility rates have potential for negative effects on social protection programs. It should be noted that this is still an uncommon discussion especially in rural and Muslim communities but progress is made, e.g. the Cash Plus program being piloted through PSSN (UNICEF).

PSSN significantly improved children's education outcomes, increasing school attendance for males and literacy for females: PSSN also appeared to have increased the amount of time children spent studying during the week before the interview, with similar impacts by gender. The positive effects of PSSN on education are mainly realized for children of primary-school age, while the education of older children is unaffected. We see these impacts despite the fact that the program did not provide guidelines for promoting equal gender representation/inclusiveness; this should be of key importance moving forward.

The PSSN did not affect child engagement in household chores: including collecting water, firewood, nuts; taking care of children, cooking, cleaning; or taking care of elderly or sick individuals) or the prevalence of child labour as defined in Tanzania's legislation, including sub-components of child labour such as work below the minimum working age and economic activities that expose children to hazards.

Increased workload for women: Gender assessment of the PSSN documented stories of increased workloads for women because the program design and conditions tended to reinforce by gender roles/stereotypes. Women were regarded as having responsibility for compliance with conditions on health (which requires women taking children to health clinic) and education (time spent by mothers on following up and ensuring the children have all the necessities for attending school). This was similarly the case for women participating in public works and saving groups. The challenge was increasing as public works and livelihood enhancement components of the program were brought to scale.

Conclusion and Way Forward

The findings are quite mixed, however, most of them point to more positive impacts that a social protection program designed with gender norms lens may have on gender equality and women's economic empowerment. The important point to take here is that the persistence of traditional norms that continue to be the main root cause for women's restricted opportunities more generally and specifically through social protection programs necessitates deliberate programming and re-programming of such programs.

Gender norms lens must be a major criterion for the design of any social protection program meant to be sustainable and gender responsive. As Newton (2016)⁹ argued, a gender lens is not an optional add on, but an integral part of social protection policy and programming if it is to achieve long-term sustainable change. SP programs should set criteria which are geared towards breaking through any negative gender norms including directing benefits to women in the first place. Criteria for conditionalities like inclusion in education and health should clearly set guidelines for enhancing GE and WEE. Public works and livelihoods enhancement activities should also be designed/re-designed with a gender norm lens and enforced.

Community education, sensitization and awareness to promote gender equality and women's economic empowerment is also key to this initiative. Behavior change to both men and women that will transform the cultural norms, community perceptions and power relations between men and women have potential to address gender inequalities. This means social protection programs must budget for regular trainings, workshops, dialogues, and the like, inclusive to both men and women to fulfill this goal. Gender mainstreaming as a strategy for implementing greater equality for women and girls in relation to men and boys become equally important.

Tackling literacy and skills capability for women and girls is another major criterion: Literacy enables women to know their rights; and this should be the starting point. It is evident that women's lack of education and awareness contributes to the deprive rights to land and other property ownership in SSA. The challenge of women's illiteracy seems to hit more on rural women who also have limited exposure to information on laws and rights compared to their urban counterparts. Majority of rural women who enjoy such benefits and rights tend to have only acquired it after the death of their husbands. It is also worth to note the challenges brought forth by inexistence of good and appropriate laws, whereby rights to inheritance and ownership disproportionately disadvantage women.

Literacy and skills capability must also include digital technology that facilitate direct payments into women's accounts (potentially mobile money as starting point), which promote financial independence. It is clearly evidenced that digital financial solutions have enormous promise to address the gap in financial inclusion and women's economic empowerment. Evidence show that

⁹ Making Social Protection Gender Sensitive for Inclusive Development in Sub-Saharan Africa (2016)
<http://includeplatform.net/wp-content/uploads/2016/01/INCLUDE-GRF-Newton-Making-Social-Protection-Gender-Sensitive.pdf>

women dependency on men and other family members on ownership, access and use of digital services is widespread among poor communities. A more family inclusive approach to mobile phone ownership and uptake of the technology may be necessary where one or two family members can be given certain mandate to provide support to the women on the use of mobile technology. The ultimate goal is to create a population with women who are literate and have technical capability to enhance their financial independent. Literacy will enable us to tackle simultaneously economic and social rights and increase voices through participation and wider coverage of the women and girls.

Reflections on the Commission on the Status of Women-63

The Expert Group Meeting (EGM) in September 2018 in New York presented an important opportunity in bringing in lessons and building practical connections between all elements in the theme including social protection, public services, and infrastructure for addressing gender inequalities and women's empowerment. It was a great opportunity to also emphasize the need for a comprehensive, yet specific social protection systems and linkages to multiple sectors in addressing gender and women's economic empowerment.

There is need to find ways in which to minimize parallel discussions of similar issues on gender and social protection within the UN system (ILO, UN Women, UNDP, etc), EU, national governments and local CSOs, etc. This is a serious challenge which may scatter the space for dialogue. A more coordinated discussion is important. There is also a need to strengthen North-South and South-South partnerships in this discussion. There is much to be learned from each other. More important is the need to build a consensus around how SP can advance gender equality and women's economic empowerment while still taking account of the other needs and priorities across national governments.

Finally, we need to know who and how our governments will be represented in this discussion and facilitate discussions and capacities strengthening where needed for effective representation to the CSW. In Africa, the recently established TRANSFORM (Leadership and Transformation Curriculum on Building National Social Protection Floors) course provides a potential opportunity for capacity strengthening in this context. The demand for capacity in social protection is high, and can be created where awareness is limited. Another possibility is to conduct a pre-event regional workshop e.g. for Africa to understand and agree on the key issues to be raised and prioritized. Socialprotection.org remains an important platform for learning (including online lessons for TRANSFORM) and for engaging practitioners on the work of gender and social protection.