



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Federal Department of Foreign Affairs FDFA
Swiss Agency for Development and Cooperation SDC
Gender and social equality

GOPA
WORLDWIDE CONSULTANTS



SDC & Social Protection Online Learning Series

Module 8: Gender & Social Protection



Stephanie Guha
Policy Advisor Poverty/LNOB
SDC



Barbara Rohregger
Senior Social Protection Expert
GOPA



Franziska Denz
Social Protection & LNOB Expert
GOPA



Alex Sieber
Academic Intern
SDC

In collaboration with Corinne Huser (SDC Gender Focal Point)



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

New Shareweb



Shareweb
POVERTY – WELLBEING

Social Protection > Social-Protection-Home

Home

News

LNOB

Social Protection

Social Protection



Learning



SDC Projects



SDC Documents



Actors



Topics



Around the World



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Federal Department of Foreign Affairs FDFA
Swiss Agency for Development and Cooperation SDC
Gender and social equality



1. Introduction

Structure Module 8:

Gender & Social Protection

STRUCTURE	TIME
1. Introduction	15 min
2. Technical Input Presentation – Part 1	30 min
→ Q&A	10 min
Break	5 min
2. Technical Input Presentation – Part 2	25 min
→ Q&A	20 min
3. Closing Words	10 min
4. Evaluation	5 min

Summary Module 1 & 2:

Social Protection & Instruments



- **SP may serve different purposes:**
Prevention, **P**rotection, **P**romotion and **T**ransformation
(3 Ps & one T)



- **SDC engagements** cover:
 1. Social assistance
 2. Insurance
 3. Labour market policies &
 4. Systems strengthening

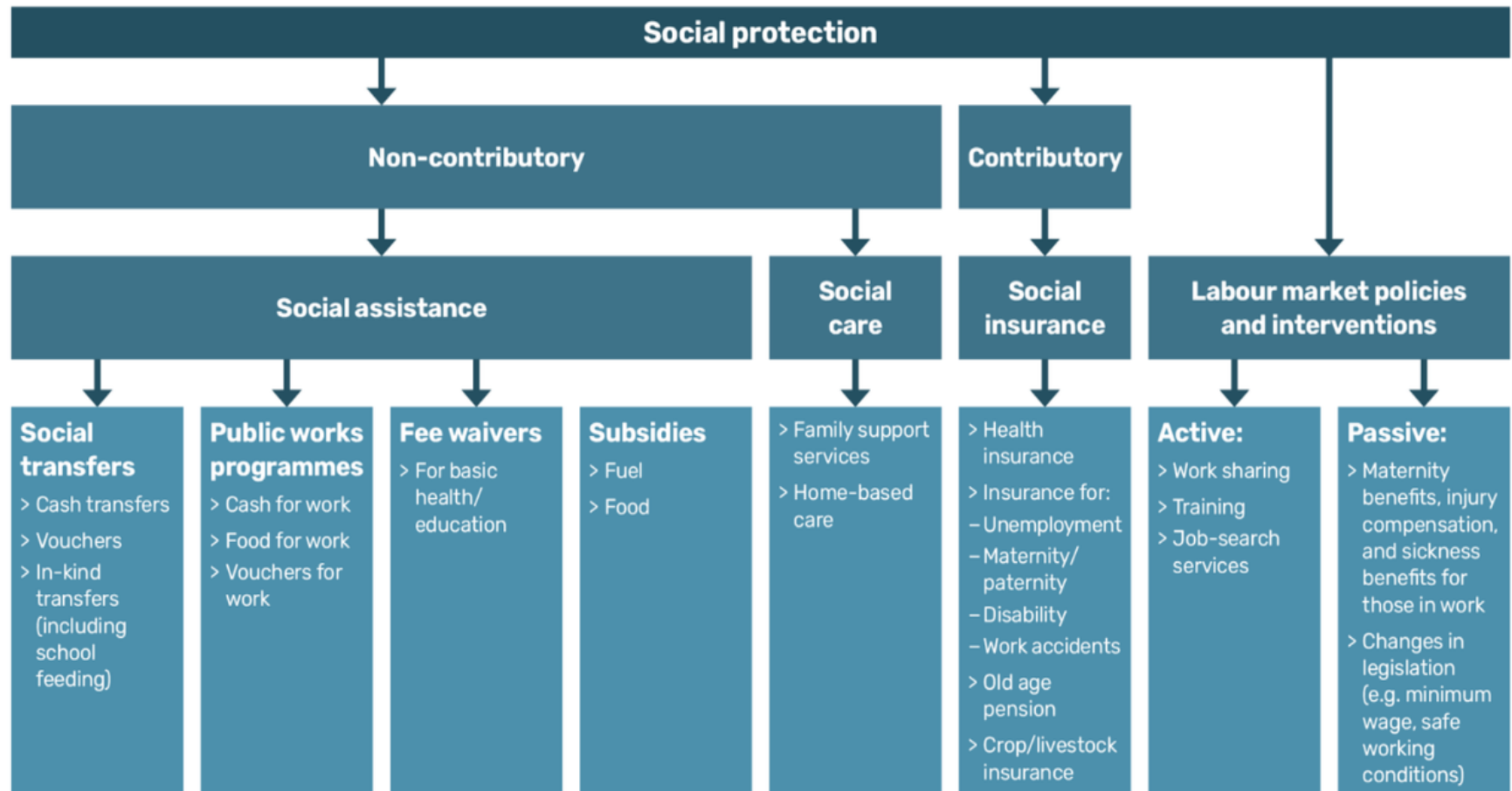


- **SP fits well to SDCs core concepts**
(LNOB, social inclusion, decent work, gender equality)
- **Different non-contributory & contributory SP instruments exist**
 - **Social assistance** (cash transfers, in-kind transfers, public works)
 - **Insurances** (health, old-age, catastrophic risks/agriculture)
 - **Labour market policies** (skills training, employability, cash plus)
 - **Social services** (child protection, family counselling, old age care)



- There are **many different socio-economic impacts** & evidence exists, but the **context always matters**

Social Protection Tool Box



Source: [UKAID K4D Social Protection Topic Guide 2019](#), adapted from [O'Brien et al. \(2018: 6\)](#).



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Federal Department of Foreign Affairs FDFA
Swiss Agency for Development and Cooperation SDC
Gender and social equality



2. Gender & Social Protection



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Federal Department of Foreign Affairs FDFA
Swiss Agency for Development and Cooperation SDC
Gender and social equality

2.1 Defining Concepts & the Context of Gender & SP

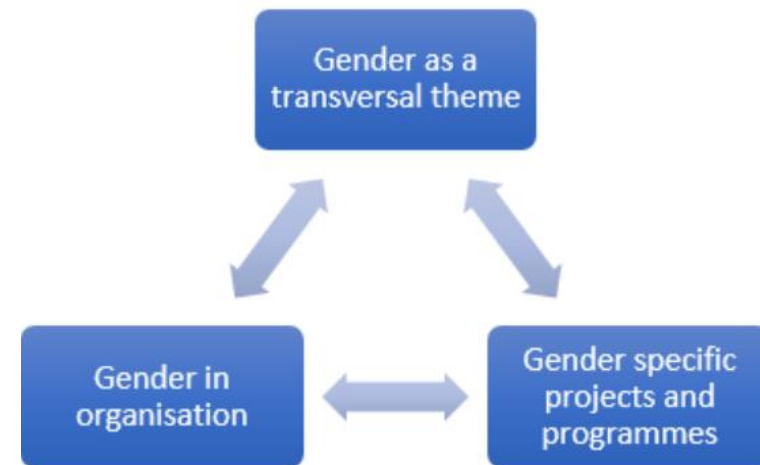
Gender in the SDC

Gender equality:

- Embedded in Switzerland's nat. & int. commitments (human rights, 2030 Agenda etc.)
- SDC perceives promoting gender equality as key for inclusive and sustainable dev't, ending poverty & peaceful societies

The SDC's approach to promote Gender Equality

- Integrates gender as a **transversal theme** into all SDC projects / country programmes & in its policy dialogue
- Supports **gender-specific interventions**
- Across **different sectors and in all PCM steps**
- Takes measures in favor of **institutional preparedness**
- Commitment to strive for **substantial / positive & transformative change**
- Considering **intersecting factors of discrimination**



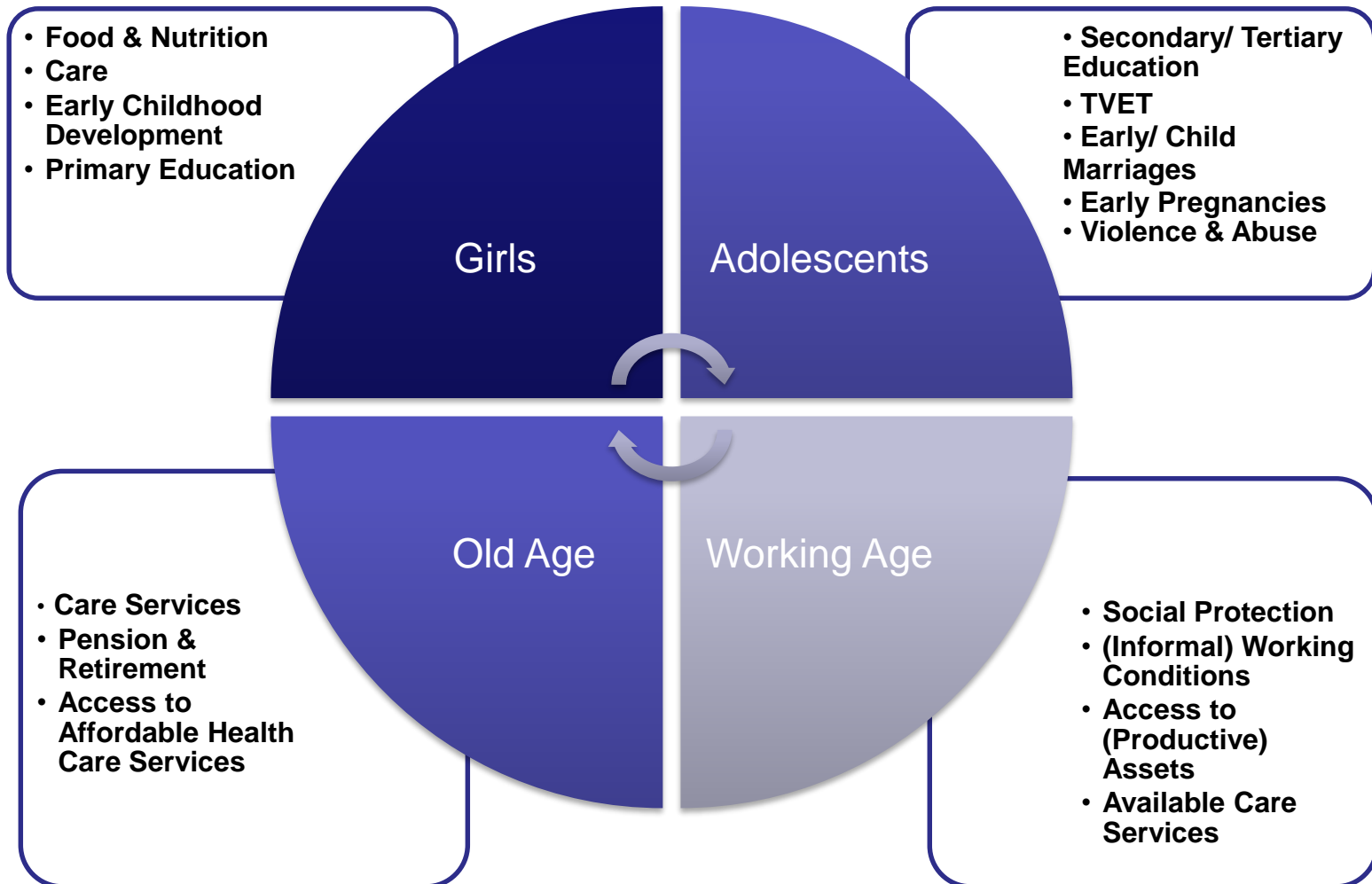
Why is SP an Important Tool for Gender Equality?

- **SP is a fundamental human right**, which many women around the world are still denied.
- **SP is a powerful tool to address shocks, vulnerability, poverty & in particular gender inequality:** Women & girls in particular, are over-represented among those living in poverty globally.
- **Throughout their life cycles women go through stages of particular vulnerability & have specific needs** due to their reproductive roles & social or cultural norms & inequalities (gendered experiences).
- SP can play an important **preventive, protective, promotive & transformative role** in addressing gender inequalities.
- **SP can & does deliver a range of results for women & girls**, with a growing evidence base but this **depends on design, implementation & contexts**.



2.2 Gender-Specific Lifecycle Risks

Specific Risks Faced by Women Throughout the Lifecycle



The Lifecycle Approach

1. Girls often miss out on schooling & on food

- Girls are more likely to be taken out of school (for care of siblings or domestic chores, work) & to face hunger & malnourishment ↑
- Poor nutrition, lack of healthcare & education early in life → life-long negative effects on health & educational performance, productivity & earning as adults → intergenerational poverty
- Girls face a higher risk of experiencing gender-based violence, abuse, early marriage & pregnancy than boys

2. Women working often lack social security

- 85% of women in low income countries work in unregulated, informal & precarious jobs → Women are more often excluded from formal SP measures (disability & maternity protection, unemployment benefits, paid family leave, health insurance)
- Women suffer from gendered labour-market segmentation (earn less, more often in part-time, retire earlier despite living longer)
- Women are disproportionately exposed to economic recessions, price hikes & loss of HH income (COVID-19 pandemic)

3. Pregnant women work late into their pregnancy

- Many women work late into their pregnancies & return to work prematurely due to lack of income security or fear of dismissal
- Lack access to quality ante- & post-natal health care → endangers women & children health
- Pregnant women often lack SP at the workplace

The Lifecycle Approach

4. Many women lack access to adequate health care

- In LICs, most people (90%, incl. many women) are not covered by health insurance → out-of-pocket payments → power differences in HH decision-making may hinder access to medical treatment
- Specific health needs of women are often under resourced or not available/ recognized
- Lack of quality ante-/ post-natal health care endangers women & children health

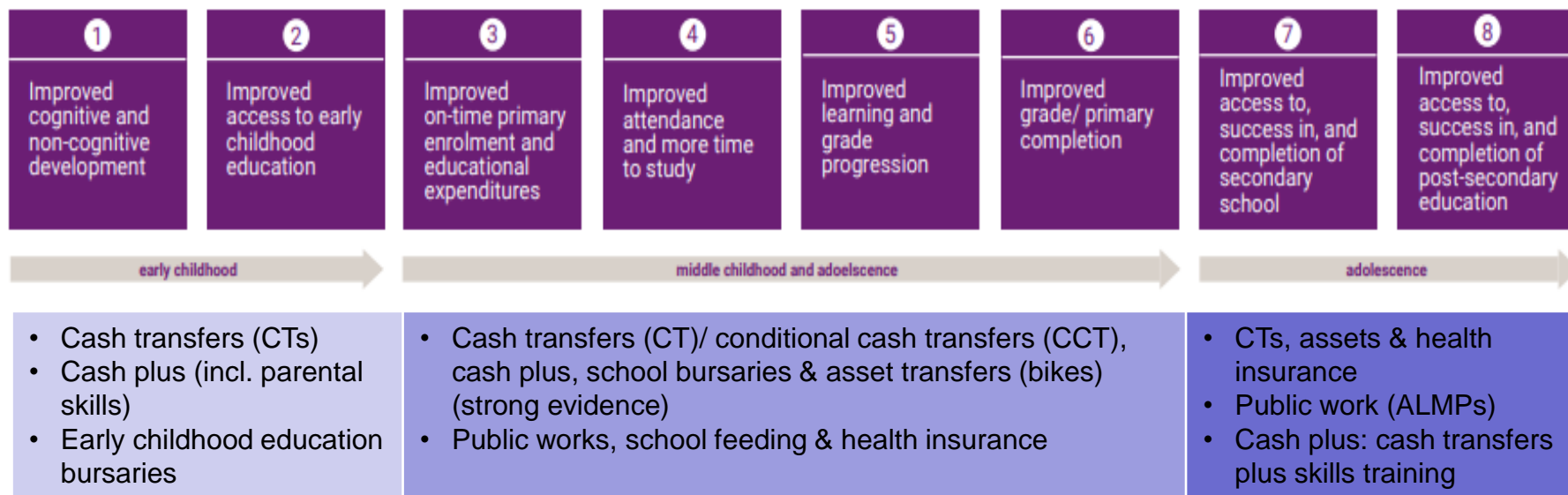
5. Older age

- Women live longer, but in poorer health than men → more likely to need income security for a longer while facing higher health-related costs (incl. long-term care)
- High incidence of female old age poverty due to low or no pensions (informal work, unpaid care/ domestic work & lower wages, interruptions in employment history due to reproductive role, divorce & widowhood)



2.3 Positive Gendered Outcomes of SP

SP Can Have Positive Outcomes for Education & Learning for Girls/Women



Gender-Sensitive VSDs Enable More Women to Participate in TVET Measures in Laos

Challenge: More difficult to engage women than men in Vocational Skills Dev't (VSD):

- Women experience intersecting inequalities (ethnicity, poverty, etc.)
- Limited access to VSD & control over resources (distance, combining with care work & agriculture) & more challenges in being entrepreneurs

SDC Laos SURAFCO project component:

- Northern Agriculture & Forestry College (NAFC) focuses on upland hill agriculture in Northern Laos
- Training of extension agents with local language skills (based on caste, ethnicity, gender & economic status)
 - targeting particularly vulnerable, mainly women
- Incentives system:
 - Campaigns in local languages
 - Recruitment in local schools
 - Provision of scholarships to students from poor families (tuition, board & food costs)

Impact:

- Women's enrolment rose from 13% to 30% in one year



SP Has Positive Outcomes for Health & Nutrition for Girls/Women

- Reduced infant under-five mortality
- Improved feeding practices
- Reduced stunting
- Improved height
- Improved vaccination up-take

Under 5

- CCT/UCTs, incl. child grants/ parent leave benefits
- Vouchers
- Health insurance coverage

- Delayed sexual debut
- Reduced risk taking
- Improved sexual & reproductive health (SRH) knowledge

Adolescents

- CCT/UCT, incl. child grants
- CCT/UCT
- Health insurance
- Cash plus (health & sexuality education)

- Improved access to health care
- Reduced out of pocket payments (OOPs)
- Reduced mortality
- Reduced illness
- Improved diet

Relevant to Lifespan

- Health insurance
- CCT/UCT
- Vouchers
- School feeding
- Support women's & men's gendered needs (reduce violence, promote empowerment, etc.)

- Improved uptake of contraception
- Improved uptake of maternal care
- Increased skilled/facility delivery

Reproduction

- CCT/UCTs, incl. maternity benefits
- Vouchers
- Health Insurance
- Care services (early childhood dev't)
- Education on hygiene, feeding practices etc.

SP has Positive Outcomes for Nutrition & Health

Social Cash Transfer Programme (SCTP) Malawi:

- Unconditional transfer targeting ultra-poor, labour-constrained HHs (>80 % women)
- Main objective was poverty reduction
- Many positive 'unintended' side effects:

Nutrition Impact:

- Significant consumption impact: 76% spent on food
- Increased eating two or more meals/day: 80%-94%
- HH are less likely stressed about food procurement

Health Impact:

- Reduction in illness by 3% (last two weeks)
- Increased probability of seeking treatment at health facility by 12%
- Significant reduction in mental health issues & reduced stress level



Source: UNICEF, 2018 Research Brief, Available from: <https://www.unicef-irc.org/publications/pdf/IRB2018-01.pdf>

India PM-JAY* Health Insurance Programme – Mainstreaming Gender

The world's largest completely gov't-funded health insurance

- Coverage: >500 million poor & vulnerable persons
- Annual insurance coverage of EUR 6,300 (INR 500.000) per family

Interventions

- Removing cap on family size
→ women are not discriminated
- Every HH-member has a health card
- Increase annual benefit cover per family
→ cover is not consumed by males only
- Includes specific female healthcare needs (RMNCH)



*Prime Minister Jan Arogya Yojna

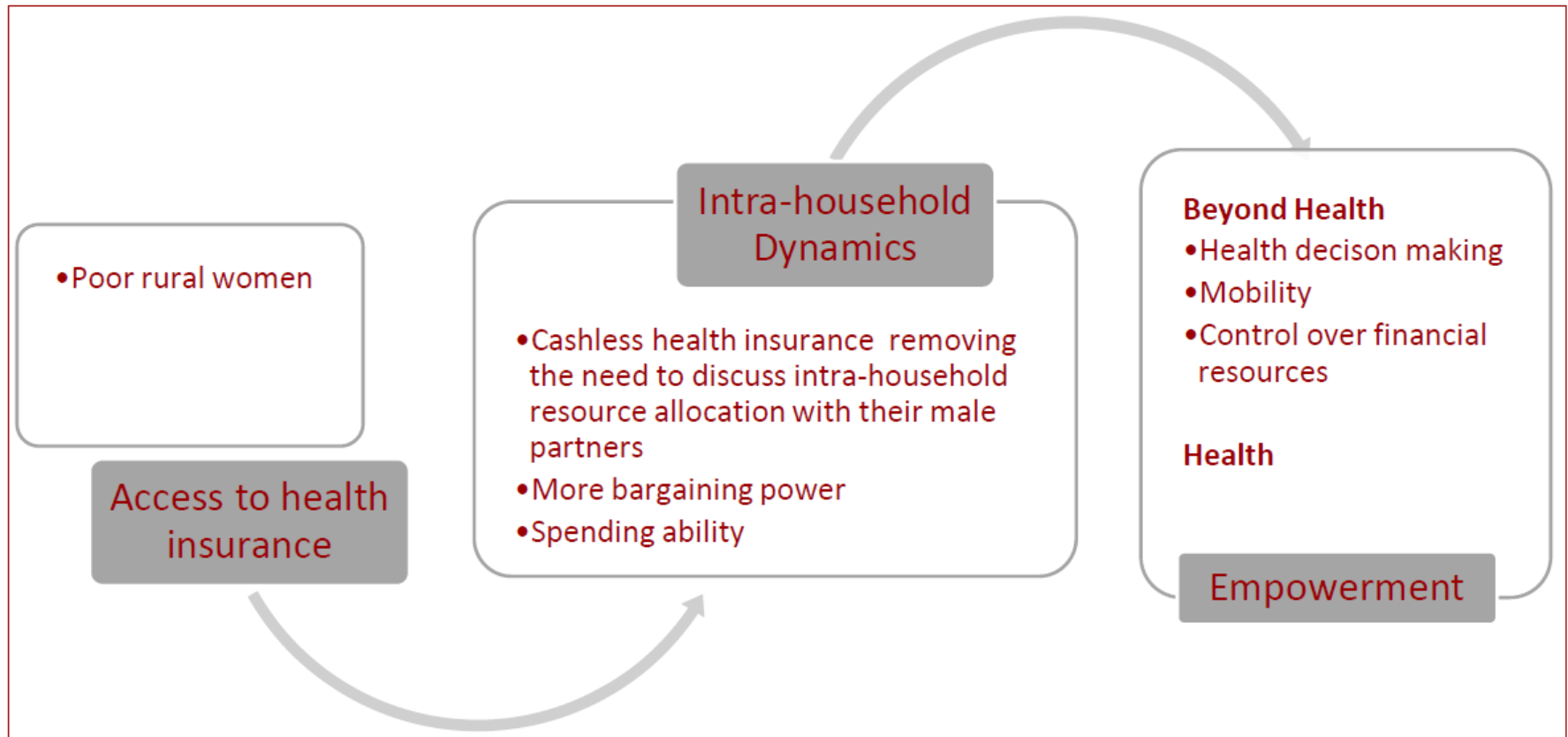
* RMNCH = Reproductive, Maternal, Neonatal & Child Health

India PM-JAY Impact

- Improved access to health insurance for women:
 - Increase in female card holders by 50%
- Increased tailor made health benefits packages (HBP):
 - Out of 1,213 HBP, 116 are geared toward women & 64 geared toward men
- Changes in intra-HH dynamics through cash-less payment:
 - No need to discuss health expenditure at HH-level
 - More bargaining power
 - More spending ability (on health)
- Involvement of female health workers:
 - Training on gender-sensitive materials to approach women in families & inform them about getting Ayushman Cards & treatment (as required)



India PM-JAY Impact Beyond Health



Source: Indo-German Cooperation, NN: Indo-German Programme on Universal Health Coverage: Empowering women in their health and beyond through national health insurance

SP Can Have Positive Outcomes on Gender-Based Violence

- Reduced neglect & maltreatment
- Reduced time spent in risky environments
- Reduced child labour
- Reduced FGM/C* (& other HTPs*)

- Reduced risky (& transactional) sex
- Reduced SGBV
- Reduced intimate partner violence (IPV)

- Reduced child / early marriage

Adolescents & Children

Adolescents & Adults

Adolescents

SP measures:

- Cash transfer
- Cash plus programmes: youth programmes linking health & sexuality education, incl. gender norms to vocational training & cash for business
- Social care services (incl. psychosocial support)

* FGM/C = Female genital mutilation or cutting

* HTP = Harmful traditional practices

Ujana Salama Tanzania – Cash Plus Programme to Address Violence Response

Programme Components:

The Cash:

- Productive Social Safety Net (PSSN) HHs (Tasaf Cash Transfer Programmes)

The Plus:

- Livelihoods & life skills training curriculum
- Mentoring & asset transfer (productive grants)
- Linkages to adolescent friendly SRH, HIV, other health & violence response services in the communities

Target Population:

Male & female adolescents
1,500 youths (14-19)

Pilot districts:

4 districts Rungwe,
Busokelo, Mufindi
& Mafinga

Partners:

Tanzanian Social Action
Fund (Tasaf), Tanzania HIV
Commission, MoHCDGEC,
UNICEF

Challenge:

- Adolescent health outcomes are determined not only by factors within the health sector
- But also by those in other sectors & are often driven by poverty

Ujana Salama Tanzania – Cash Plus Programme to Address Violence Response

Objectives:

- Addressing economic drivers of GBV pathways (school drop-out, poor mental health, early marriage, HIV risk behaviors) & violence outcomes
- Intentional integration of violence prevention components to both safeguard participants & tackle compounding risks of poverty & violence.

Impacts:

- Significant participation in economic activities of beneficiaries
- Increased in entrepreneurial attitudes and self-esteem
- More gender equitable attitudes, in particular of boys (violence & domestic chores)
- More knowledge on contraceptives
- Increased knowledge on HIV-prevention
- Experiences of sexual violence in the previous 12 months reduced by 3.7%
- Perpetration of physical violence reduced by 3.3 % driven by males.



Source: UNICEF 2020: Ujana Salama 3rd Wave of Findings, available from: <https://www.unicef-irc.org/publications/1189-ujana-salama-cash-plus-model-on-youth-well-being-and-safe-healthy-transitions-round-3-findings.html>

SP Can Have Positive Economic Empowerment Outcomes

- Wage labour
- Agricultural Self-Employment
- Non-farm enterprise
- Shift towards Decent Work
- Training/ Skill Dev't

Higher Odds of Employment



Improved Intra-HH Gender Relations

- Access to economic resources (e.g. land, livestock, financial assets, etc.)
- Control of HH-assets & finances
- Intra-HH bargaining power
- Time allocation
- Mobility outside the HH



Eventually Higher Income



- Labour Income
- Non-labour income

Improved Options for Savings



Improved Risk Management

- Formal access to bank account, savings via MFIs
- Informal savings groups

Social Protection:

- CTs
- CCTs
- Cash plus (vocational training, psycho-social support, business & budgeting, etc.)
- Public Works
- Health Insurance



Better Access to assets & inputs

- Durable assets
- Agricultural productive assets (e.g. livestock, tools)
- Agricultural inputs (seeds, fertilizer)



- Access to credit & savings (formal & informal)
- Employment diversification

Financial Inclusion & Entrepreneurship Scaling Project (Pilot) – Cash Plus Programme

**Programme: Tinghate Economic Empowerment Pilot Programme
Malawi Social Cash Transfer Programme (SCTP)**

The plus:

- A training package
(financial literacy, business management environmental & social safeguards)
- Lump-sum payment for business investment
- Or both

Target Population:

SCTP beneficiaries

(almost 80% of participants
women & female headed HHs)

Pilot district:

Mwanza

Partners:

**Government of Malawi,
the Mwanza District
Council, and COMSIP
Cooperative Union**

Challenge:

- SCT too small for business investments
- mostly used for consumption

Impact of the Malawi SCT Programme

Lump Sum

- Lump-sum + training → people spend money in a productive way
 - Investments in agricultural productive assets (livestock or tools) (35%)
 - Business investments (40.5%)
 - Started new business activities (17%)

Savings & Loans

- Training is key for village-savings groups:
 - Membership ↑ from 15% → 95% ex-post training (after 4 months)
 - 82% obtained loans



Source: Beierl et al. 2017, Economic Empowerment Pilot Project in Malawi, Available from:
https://www.researchgate.net/publication/317758458_Economic_Empowerment_Pilot_Project_in_Malawi_Qualitative_Survey_Report

5 min Break



- Get some water/coffee?



- Stretch?

- Open the window?



Afterwards, we will continue with:



- Technical Input Presentation (Part 2) -
Concluding Remarks



- Q&A Session/ Discussion
- Closing words



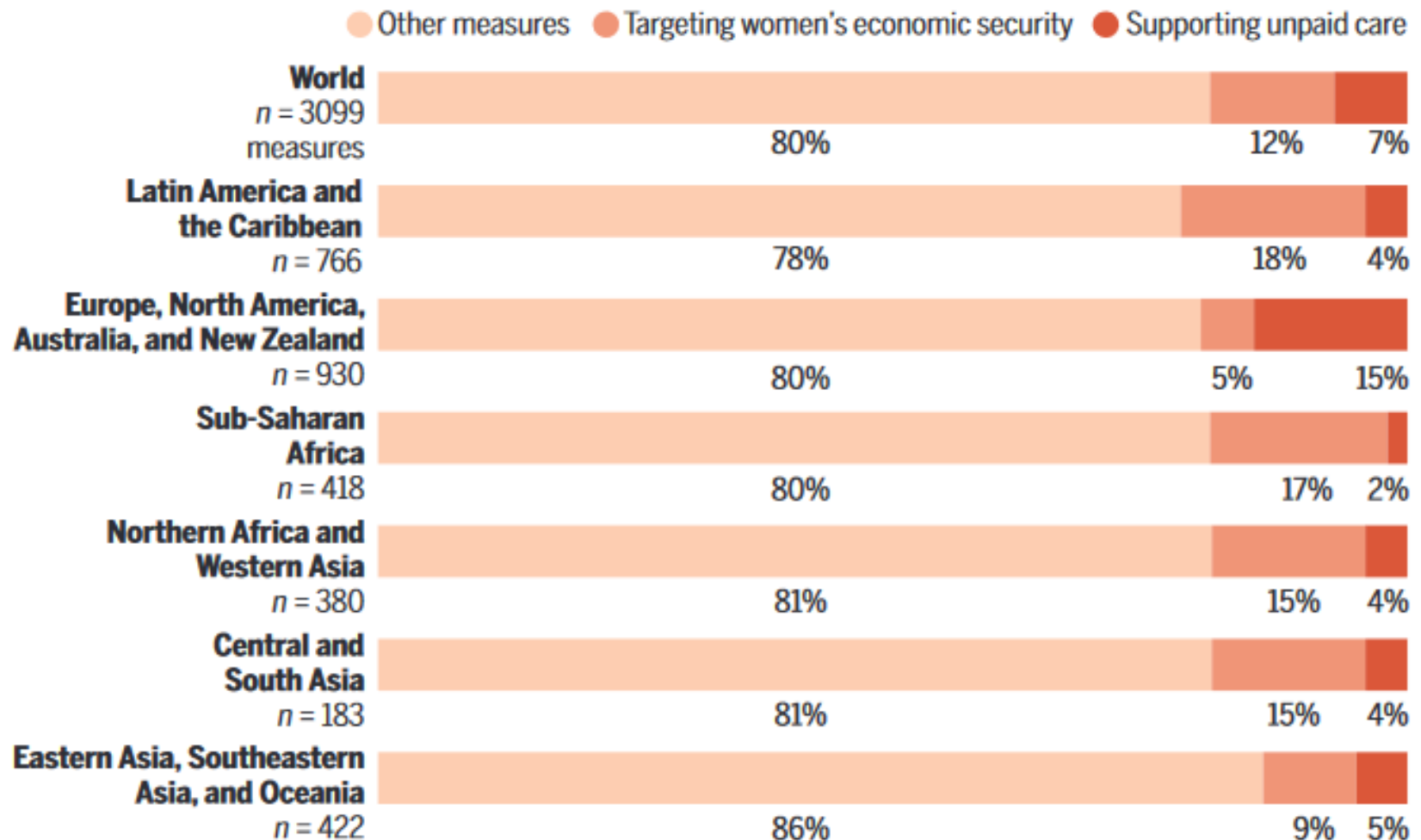
2.4 Conclusions

Concluding Remarks

- SP policies, systems & programmes are often not deliberately designed to promote gender outcomes
- Gender potential of SP is under-exploited
- Lack of capacity, limited evidence of what works & why, incentives, resources, weak demand, lack of global leadership, limited value for money (VfM) understanding



Little Attention to Gender-Specific Needs in COVID-19 SP-Response



SPIAC-B Call for Action for Gendered SP

SPIAC-B = Social Protection Inter-agency Cooperation Board

Policy & system-level enablers

- Expand **political commitments & fiscal space** with earmarked investments for gender-responsive SP.
- Commit to advancing gender equality in **national SP policies & systems** to better respond to covariate shocks with a focus on rights & dignity.



Operational & implementation-level facilitators

- Eliminate **practical barriers** to constrain access to contributory & non-contributory SP (information, technology, documentation of identification, financial inclusion, etc.).
- Extend SP to previously **uncovered groups** (women work in low-income segment of informal worker)
- Invest in **linkages** between SP & care systems / Promote systems linkages & SP “plus” approaches supporting women & girls
- Prioritize women’s active **leadership & political voice** in decision-making structures, incl. local organizations



Data, research & learning

- Invest in **data, research & evidence** generation (incl. monitoring gender equality in all programming regardless of objectives) to inform future **equitable policy-making**

2.4 Conclusions

Source: SPIAC-B 2019, Social protection to promote gender equality and women’s and girls’ empowerment, Available from: <https://socialprotection.org/discover/publications/social-protection-promote-gender-equality-and-women%E2%80%99s-and-girls%E2%80%99-empowerment>



Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Federal Department of Foreign Affairs FDFA
Swiss Agency for Development and Cooperation SDC
Gender and social equality

2.5 SDC Entry Points & Food for Thought

SDC Entry Points & Food for Thought

Policy & system-level enablers

- Invest in **financing** gender-responsive SP
- Strengthen **capacities & institutions**
- Work with **women's rights organizations & movements** to generate demand for & accountability in gender-responsive SP
- Addressing the **legal and regulatory framework** for transformative change

SDC Entry Points & Food for Thought

Operational & implementation -level facilitators

- SDC has experience in **gender mainstreaming, SP system strengthening & institution change** for gender equitable outcomes
 - SDC could render existing **SP programmes more gender-sensitive to LNOB** (reducing access barriers, intersecting inequalities)
- **Gender-specific/targeted programmes:** SDC has vast int. experience in addressing **GBV**
 - as a complementary SP measures to reinforce gendered approaches

SDC Entry Points & Food for Thought

Data, research & learning

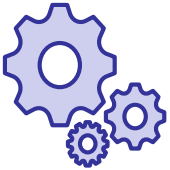
Gender-sensitive M&E:

- Invest in gendered poverty & vulnerability assessments, data disaggregation, research & evidence
→ What is measured is more likely to be addressed (evidence-based decision making)
- Ensure gender-sensitive evaluation design (study differences between men & women)
- Include qualitative analysis to understand perceptions & complex concepts (empowerment, decision-making power, freedom etc.)
- Consider using participatory remote monitoring methods (e.g. toll free calls)



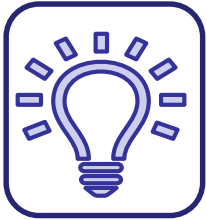
4. Closing Words

Conclusion / Main Take Away Messages



- SP is a powerful tool to address gender inequality & gendered poverty
- SP may have positive outcomes on girls/women in terms of education/learning, nutrition, health, economic empowerment, financial inclusion & it may reduce child marriage, SGBV, child neglect etc.
- The adequate design of SP programmes are key to achieve positive outcomes
- Targeting women/girls exclusively needs critical assessments (it may have positive or negative unintended effects)

Reflection Questions & Food for Thought



- *What are entry points for the SDC in SP gender mainstreaming or gender targeting in “my” country context?*
- *Is there a gender strategy in place (on the country level) that also relates to SP or a SP strategy that has a gender focus?*
 - *The SDC gender guidance is currently being updated & available soon.*
- *What are other donors doing in this regards? Who are those we need to link up to & talk to?*
- *How can I maximise further impacts around gender by using SP mechanism in my programme ?*

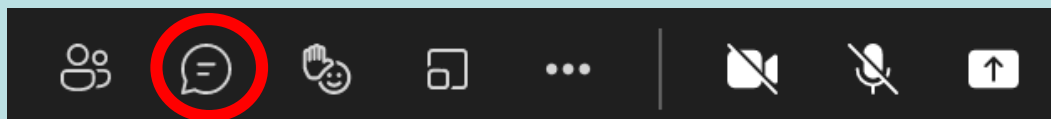


- If you have any further questions or need for clarification, please feel free to contact us:
 - Barbara Rohregger: b.rohregger@socialprotection.at
 - Franziska Denz: franziska.denz@gopa.de



5. Evaluation

- Please find the link for a 2 min evaluation in the chat
- Thank you for your participation!





Schweizerische Eidgenossenschaft
Confédération suisse
Confederazione Svizzera
Confederaziun svizra

Federal Department of Foreign Affairs FDFA
Swiss Agency for Development and Cooperation SDC
Gender and social equality

GOPA
WORLDWIDE CONSULTANTS

Next Learning Module on 24.08.2022



SDC & Social Protection Online Learning Series

Module 9: Social Protection Indicators to Leave No One Behind

Overview Training Series

MODULE TYPE	CONTENT	DATE
Basic Module 1:	What is Social Protection in the SDC?	23.06.2021
Basic Module 2:	Overview of Social Protection Instruments & Impacts	18.08.2021
Technical Module 3:	Agriculture, Food Security & Social Protection	22.09.2021
Technical Module 4:	SP in the Context of Education, Employment, Private Sector Development & Financial Inclusion	17.11.2021
Technical Module 5:	Health & Social Protection	26.01.2022
Technical Module 6:	Triple Nexus & Shock-Responsive SP	23.03.2022
Technical Module 7:	Governance / Systems Strengthening & SP	18.05.2022
Technical Module 8:	Gender & Social Protection	22.06.2022
Technical Module 9:	Social Protection Indicators to LNOB	24.08.2022
Technical Module 10:	Financing Social Protection	28.09.2022

A detailed **module description** is available on the [SDC Social Protection Shareweb](#)