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## **Gender mainstreaming in social protection policies**

Abridged report

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# Gender mainstreaming in social protection policies

## Abridged report

Technical Commission on Family Benefits  
Geneva

### *Summary*

*Gender inequality remains pervasive, despite progress over the last 20 years and the large number of texts adopted in all world regions to promote gender equality. Many areas are affected: education, employment and wages, working conditions, domestic commitments and unpaid work.*

*These inequalities have a significant impact on poverty – an impact which is particularly acute in single-parent families, in which the head of the family is usually a woman.*

*Gender inequality also has an impact on equality of access to social protection, affecting all the situations it covers. At the same time, greater gender equality is essential to achieving financially balanced social protection systems: it has a positive impact on revenues and also reduces expenditure.*

*This report identifies a number of social protection measures that promote gender equality. It concludes by emphasizing the urgent need for guidelines on gender mainstreaming in the development of social protection policies.*

## 1. International texts, gender equality and access to social protection

Promoting gender equality has increasingly been at the forefront of international texts on social protection.

### 1.1. Texts from the International Labour Organization (ILO) and the United Nations (UN)

#### 1.1.1. From the ILO Constitution of 1919 to the ILO Action Plan for Gender Equality 2018–2021

The promotion of gender equality and non-discrimination are fundamental principles that have underpinned the work of the ILO since its creation. The issue has been at the heart of the ILO's agenda since 2008.

Gender equality is mentioned in a large number of ILO texts: The ILO Constitution (1919); Convention (No. 3) on maternity protection, 1919; Convention (No. 100) on equal remuneration, 1951; Convention (No. 111) on discrimination (employment and occupation), 1958; Convention (No. 156) on workers

with family responsibilities (1981); and Convention (No. 189) on domestic workers, 2011. In addition to these binding texts, there have been a number of declarations and resolutions, including the ILO Declaration on Social Justice for a Fair Globalization (2008). This Declaration places equality between men and women at the heart of the Decent Work Agenda, calling for equality between men and women and non-discrimination to be included as cross-cutting objectives. The Declaration was followed in 2009 by the adoption of a resolution recognizing that equality between men and women is intrinsic to decent work.

### 1.1.2. Action within the United Nations

The UN International Covenant on Economic, Social and Cultural Rights, which entered into force in 1976, recognizes the right of women to benefit from social security, including social insurance, on an equal footing with men. Gender equality is also explicitly mentioned as an objective (goal No. 5) in Agenda 2030 and in the sustainable development goals, adopted by the UN in 2015.

## 1.2. European texts

Europe and the European Union (EU) have also incorporated gender equality progressively into their body of regulations. The principle of equal pay for male and female workers for equal work was included from 1957 in the Treaty of Rome. Directive 92/85/EEC of 19 October 1992 on the safety and health at work of pregnant workers and workers who have recently given birth or are breastfeeding recognizes the right to maternity leave and to protection of employment. Since the Treaty of Lisbon entered into force in 2009, Article 2 of the Treaty on European Union (TEU) has enshrined equality between women and men as a value common to all Member States. The Gender Equality Strategy 2020–2025, adopted by the Commission on 5 March 2021, sets out an overall framework within which the Commission commits to promoting gender equality in all policies and programmes in receipt of European funding. Finally, EU Directive 2019/1158 of 20 June 2019 on work-life balance for parents and carers establishes paid paternity leave for a minimum period of ten days, strengthens the existing right to four months of parental leave and introduces carers' leave.

### 1.3. Texts from other continents

Other world regions have made varying degrees of progress on gender equality.

#### 1.3.1. The Americas

The Organization of American States (OAS) has adopted several conventions to improve the protection of women, ranging from the Inter-American Convention on the granting of political rights to Women (1948) to the Inter-American Convention on support obligations (1989).

Turning to north America, the United States' First National Strategy on Gender Equity and Equality (2021) in the aims to improve access to childcare and to create a national paid family leave programme.

Of the many texts adopted in Latin America and the Caribbean, the most recent are the Santo Domingo Consensus and the Montevideo Strategy for Implementation of the Regional Gender Agenda within the Sustainable Development Framework by 2030 (2017).

### 1.3.2. Africa

For the Organization of African Unity (OAU) and subsequently the African Union (AU), the key instruments in this area are the African Charter on Human and People's Rights (1981), the Maputo Protocol (2003) and the Solemn Declaration on Gender Equality in Africa (2004). They in turn informed the vision on gender equality developed by the AU at a political level in 2008. Many subregional declarations and policies have also been adopted by the African economic communities. Gender equality is included in aspiration No. 6 of the AU Agenda 2063 (2013), which fed into the Strategy for Gender Equality and Women's Empowerment 2018-2028 (2018).

### 1.3.3. Asia

Several policies and mechanisms to support gender equality have been established by the Association of Southeast Asian Nations (ASEAN) and the South Asian Association for Regional Cooperation (SAARC). Examples include the Declaration, *ASEAN 2025: Forging ahead together* (2015), and the creation of the SAARC Gender Info Base (2007).

### 1.3.4. The Pacific

The Pacific Platform for Action on Gender Equality and Women's Human Rights 2018-2030 (2017) builds on the legacy of the Pacific Platform for Action on Advancement of Women and Gender Equality (1994) and is in line with regional commitments in this area, such as those adopted in the Pacific Leaders' Gender Equality Declaration (2012).

### 1.3.5. The region of the Arab League countries

The revised Arab Charter on Human Rights (2004) includes new provisions, for example, on gender equality, as do the Cairo Declaration for Arab Women and the accompanying Plan of Action (2014).

## 2. Gender inequality and its impact: global overview

Gender inequality has many socioeconomic implications. Its effects are particularly acute in single-parent families, for whom poverty has been further exacerbated by the COVID-19 pandemic.

### 2.1. Socioeconomic aspects of gender inequality

#### 2.1.1. Continued inequality in labour market participation

##### *Better access to education for women and girls...*

Better access to education for women is one of the main areas where progress has been made worldwide over the last 20 years. However, progress has not been uniform across all regions – there is still room for improvement in some areas (UNESCO, 2020).

##### *...which has not been followed by similar improvements in the labour market*

This progress in education has not, however, been matched by similar improvements in the labour market, where gender gaps remain significant in terms of activity levels (the disparities are particularly marked in north Africa, the Arab states and south Asia) and in unemployment rates (ILO 2019a).

### 2.1.2. Women are more often in insecure and informal employment

Job insecurity affects women more than men in developing countries. More women than men are family workers contributing to a family business, a category which accounts for about a third of informal work in developing countries worldwide.

Overall, the rate of informal work is higher among men than among women, but informal work involving women is particularly common in developed countries, sub-Saharan Africa and Asia (ILO, 2019a).

Informal workers are more exposed to poverty and the major occupational risks and are excluded from public policy measures funded through taxation.

### 2.1.3. Unpaid work takes up a significant amount of time

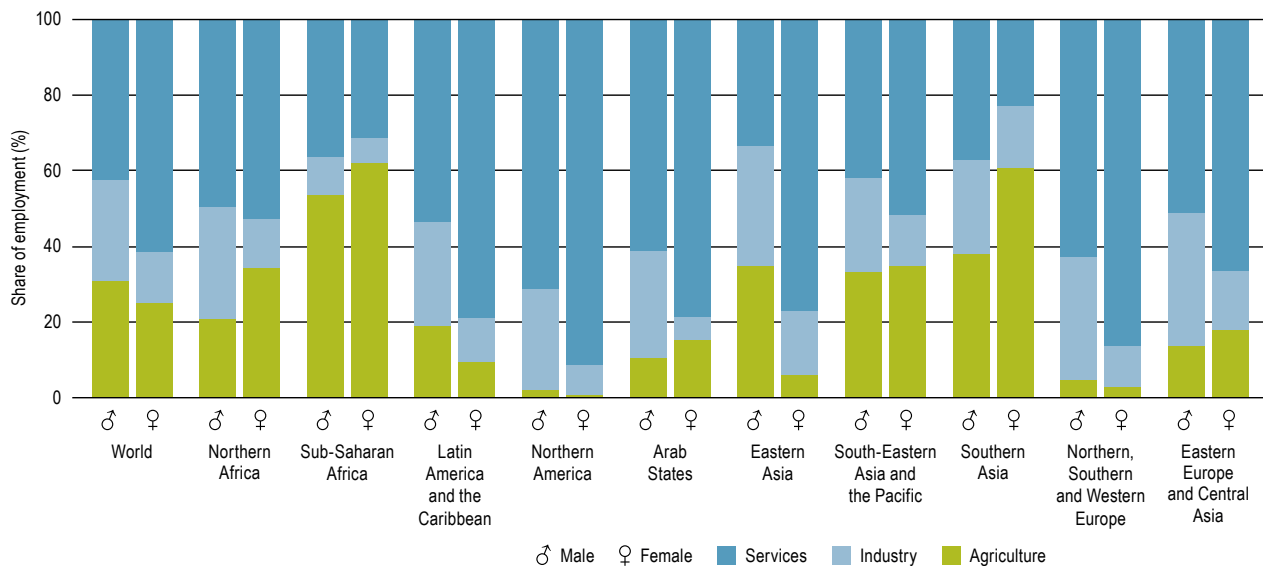
Women spend three times as much time as men on domestic work and care worldwide, and six times as much in north Africa and west Asia. In Asia and in the Pacific, the figure reaches 80 per cent. In the northern European countries, which are closest to achieving gender parity, men carry out more than 40 per cent of the total volume of non-remunerated care work.

As regards non-remunerated care specifically, women devote more time to this than men in all regions. The figure varies from 1.7 times more in the Americas, to 2.1 times more in Europe and central Asia, 3.4 times more in Africa, 4.1 times more in Asia and the Pacific and up to 4.7 times more in the Arab states (Addati et al., 2018).

The significant amount of time spent by women on informal and domestic work, and the consequent reduction in availability for formal work, reduces women's earnings capacity in the labour market. This in turn affects their entitlement to social protection rights acquired through formal work (Addati et al., 2019).

### 2.1.4. Women are more likely to be employed in the services sector

At a global level, the services sector accounts for 60 per cent of women in employment, whereas the equivalent figure for men is just over 40 per cent. This sector is characterized by problematic working conditions, low pay and forms of work which offer little by way of social protection. There are significant variations between regions (Figure 1).

**Figure 1. Employment by sector and by sex**

Source: ILO (2016).

### 2.1.5. Lower wages: A gap which grows with the arrival of children

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The average gender pay gap at a global level was 18.8 per cent in 2019 (ILO, 2019b). It increases with the arrival of children. Much of this disparity can be explained by occupational segregation, and the concentration of the sexes in specific areas of activity and sectors of the economy. Motherhood also gives rise to a wage penalty that can persist throughout a career, whereas fatherhood often comes with a wage premium. Women's lower earnings make them less able to afford social security contributions, which results in lower entitlements to benefits.

### 2.1.6. More restrictive and problematic working conditions

Women are more likely to work part time than men, and more often not by choice. This trend is especially significant in the most developed countries. The fact that women are more likely to work part time reduces their ability to make social security contributions and therefore their entitlement to social security.

Women are also more exposed to psycho-social risks and more likely to be victims of bullying or sexual harassment.

## 2.2. The challenge of social protection for single-parent households

Single-parent families, usually with single mothers, have become relatively common across all world regions. An average of one in ten households in the world is a single-parent household (Addati et al., 2019). This phenomenon is a particular challenge for social protection and family policy.

Very young single mothers are a concern in some specific regions (sub-Saharan Africa, Latin America and the Caribbean). These single-parent families are particularly vulnerable and are at an increased risk of poverty.

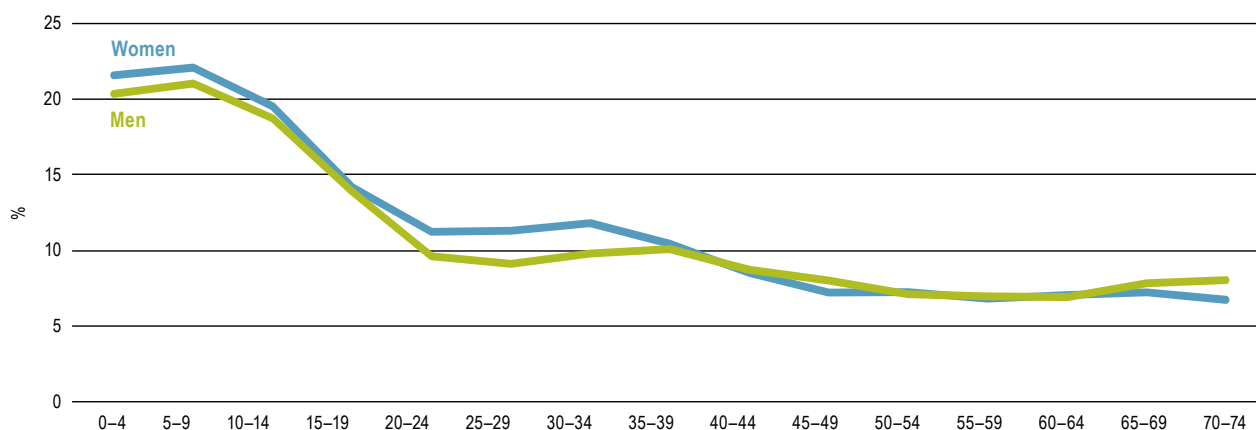
### 2.3. Poverty through the prism of gender

In 2020, more than 762 million people in the world were living in extreme poverty, including 388 million women and 372 million men (UN Women, 2022). About 83.7 per cent of women in extreme poverty live in sub-Saharan Africa (62.8 per cent) and central and southern Asia (20.9 per cent).

The gender gap in poverty levels is particularly acute for women at peak productive and reproductive age. The gap reduces over time, in particular between the ages of 40 and 65 (Figure 2).

Widowhood, divorce and separation are, however, associated with higher poverty rates, particularly among women.

**Figure 2.** Female and male poverty rates by age group



Source: Munoz Boudet et al. (2018).

### 2.4. The socioeconomic impact of the COVID-19 pandemic on gender equality

Women have experienced more significant losses of jobs and incomes than men as a result of the COVID-19 crisis. At the same time, they have ended up spending more time on unpaid work. Women were over-represented in the sectors that were worst hit by the crisis, such as accommodation, hospitality and manufacturing. They also account for a significant share of domestic workers, many of whom have lost their jobs or seen their working hours significantly cut back, with a resulting loss of income.

COVID-19 also created more demanding situations within the home environment, where most of the burden continues to fall on women. Women played a disproportionate role in looking after children during lockdowns.



### 3. Gender inequalities in access to social protection

The availability of social protection around the world remains unequal.

Over half of the global population is not covered by any social protection system at all, and fewer than 30 per cent benefit from comprehensive protection. Women are at a disadvantage compared to men, receiving reduced rates of coverage and lower benefits.

Women have particularly low levels of cover from contributory schemes for old-age pensions, unemployment and maternity. These gender differences tend to become more pronounced after retirement age.

#### 3.1. Access to maternity cover

Worldwide, a large majority of women do not benefit from maternity cover. Only 53.5 per cent of women were covered by law in 2020, via compulsory contributory or non-contributory regimes. The figure varies considerably from one region to another. The regions of north America, sub-Saharan Africa, and south-east Asia and the Pacific have the lowest rates.

#### 3.2. Reimbursement of prenatal and maternity costs<sup>1</sup>

Despite significant progress over recent decades, effective access to prenatal and maternity health care is still far from universal in many world regions. The level of access is correlated with rates of health cover in the wider population. The global average figure for access to prenatal cover is 64 per cent, but the figure falls to below 60 per cent in Africa, the eastern Mediterranean and south-east Asia.

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#### 3.3. Access to social protection for older people

Women have lower pension entitlements than men, especially as regards contributory pension schemes. In some regions (northern Africa, the Arab states, and central and western Asia) there are very significant gaps in this area. At a global level, women account for nearly 65 per cent of people over retirement age who are not in receipt of a regular pension. This means that women in this age group are much more exposed to poverty than men, including within the European Union, where 20.6 per cent of women aged over 65 are at risk of poverty, compared to 15.0 per cent of men.

#### 3.4. The ability to balance work and family life

In many countries, policies to help reconcile work and family life, such as paid parental leave, or accessible, affordable and good quality childcare, are new and underdeveloped. The most common scenario, across most regions, is that parental leave is only available to mothers. Where parental leave is available to both parents, there is little incentive for fathers to take it up. Most regions do not provide paid paternity leave. If paternity leave is provided, it is often for a period of less than two weeks. Allowances are more generous in Europe, where paternity leave can last for over two weeks, or a proportion of leave may be ringfenced for fathers. Finally, leave to care for sick children

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1. These points should be considered in cooperation with the Technical Commission on Medical Care and Sickness Insurance of the International Social Security Association (ISSA).

and carers' leave remain rare, except in Europe. As a result, childcare is mainly provided by women. According to UNICEF, in 2018, 606 million women of working age considered themselves to be unavailable for employment or not seeking employment because of unpaid care work, compared to just 41 million men (Gromada, Richardson and Rees, 2020).

## 4. The benefits of gender equality for social protection schemes

### 4.1. Paying for social protection

*In the short term: Increased revenues thanks to the larger volume of declared work done by women*

Increasing the labour market participation of women – who now have qualification levels that equal or exceed those of men – drives economic growth. This in turn creates more sustainable social protection systems, thanks to reduced expenditure (women's employment reduces poverty among women and children) as well as higher revenues from work-related contributions.

*In the long term: A better demographic balance, helping to fund social security benefits*

Improvements in gender equality, and in particular measures to reconcile work and family life, help to maintain the birth rate. In turn, a more favourable demographic structure can increase the funding available for social protection in the long term (through higher contributions) and reduce expenditure (on pensions, health and social care).

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### 4.2. Reducing costs

*Gender equality, poverty reduction and welfare spending*

Greater gender equality in the labour market, reflected in higher rates of female participation and more equal pay, helps to alleviate poverty, thus reducing welfare spending.

*Women's access to health care*

Women face inequalities in accessing essential health care around the world. The need to pay for health care can seriously destabilize families, especially single-parent families.

*More widespread support across the population for the values that are fundamental to social protection, and especially social security*

Greater gender equality is consistent with the principle of universal access and can persuade more women to support the values that underpin social security.

## 5. Social protection measures promoting gender equality

### 5.1. The demand for universal and individual rights

#### *Family and individual entitlements to social security*

Women's entitlements to social protection can arise in three different ways:

- The role of women in bringing up children and looking after dependent family members results in an entitlement to derived rights.
- Employment gives rise to direct rights.
- Citizenship gives rise to universal rights.

More broadly, a distinction can be drawn between family-based social protection systems and those based on individual entitlements.

#### *The limits of a family-based system*

In family-based social protection systems, all members of the household contribute, not only on their own behalf, but for all household members. In Europe, there was an initial preference for contributions to be based on the family, in order to maximize the number of potential beneficiaries. However, this system undermines women's employment, which, it transpires, is irrelevant to the acquisition of welfare entitlements. Instead, the worker's status as "head of the family" determines the right to benefits. Women are primarily wives and mothers, placing them in a relationship of dependence on the "head of the family".

#### *The trend towards universal, individual benefits*

The limits outlined above explain why many countries have decided to move towards a more individual, more egalitarian system, in which people contribute on their own account. As a first step, measures must be taken to tackle informal work. It is in this context, in particular, that many countries have extended contributory social protection and given priority to encouraging young mothers back into employment.

### 5.2. The fight against informal work

The fight against informal work is particularly important for social protection systems, both in general, and in the context of more individualized welfare entitlements (Jütting and de Laiglesia, 2009). The aim is to ensure that women, in particular, have access to their own resources in the short term, but also that they build up welfare entitlements over the long term.

Tackling informal work requires a combination of measures to simplify and extend welfare rights. Examples include creating simpler ways to register, charge and pay contributions; adapting methods for the calculation and payment of contributions; and using digital and mobile technology to facilitate access to social protection.

### 5.3. Providing high quality, universally accessible care for children and dependents

Providing sufficient, affordable, good quality childcare helps parents to make themselves available for work – in particular mothers, who are more likely to give up work after child birth in order to look after children. Similarly, providing care services for older dependents reduces the burden on carers, the vast majority of whom are women, increasing their ability to enter or remain in the labour market.

### 5.4. Promotion of the caring professions and support from social protection agencies

The formalization of childcare, with state subsidies and professionalization, helps to discourage informal work. It also creates opportunities for women with fewer qualifications, encouraging them to return to work after having children.

### 5.5. Family leave and remuneration (maternity, paternity and parental leave, leave to look after a sick child and carers' leave)

Around the world, family leave is largely the preserve of women. Men rarely take up family leave, with the exception of paternity leave, which is often limited in duration.

For mothers, the effects of leave on employment are ambivalent, irrespective of whether the leave is maternity leave, parental leave, or leave to care for a sick child or dependent. Leave allowances can facilitate a return to work if there is a legal guarantee that the job will remain open, and as long as the period of leave is not too long. Otherwise reintegration into the labour market, especially for low-qualified women, can become more difficult due to a loss of skills and experience. Research shows that for fathers to be incentivized to take up leave, it must be well paid in proportion to their existing salary, and also ringfenced, for example, as a non-transferable share of parental leave. Flexibility in parental leave (enabling it to be split, staggered or postponed) can also increase uptake among fathers.

### 5.6. Help in the event of a family breakdown (death of a family member, separation or single parenthood)

Support for families confronted by a family breakdown can include:

- arranging the transfer of social protection benefits, for example, following a bereavement, to a spouse who lacks an entitlement in his or her own name;
- providing benefits aimed at families in general, or targeting poorer families, for example, via family benefits or conditional cash transfers;
- putting in place public policies to promote the payment and recovery of maintenance following separation (i.e., establishing maintenance obligations, encouraging agreement on the sum payable and helping with the payment recovery);
- supporting families to return to work following a breakdown and providing access to childcare and out of school care;
- helping to maintain a parent-child relationship following a separation and support for parents following the death of a child.

## 5.7. Family and marriage-based pension benefits

Pension benefits can be linked to family size (i.e., to the number of children) or marital status (in the case of survivors' pensions). These arrangements can help to reduce gender inequality with regard to pensions. Pension credits aim to compensate for the negative impact of childcare on careers, i.e., to increase pensions or grant more pension rights to beneficiaries who have had children. Out of 91 countries with mandatory contributory pension schemes surveyed by the World Bank, 54 provided some form of pension credit for periods spent bringing up children (Sakhonchik, Katsouli and Iqbal, 2019). These provisions have been found to have a positive impact on the value of women's pensions in those OECD countries for which estimates are available. The development of new forms of relationship and the significant rise in women's participation in the labour market has, however, prompted questions about the justification for survivors' pensions in several European countries. Some European countries have a system that shares out pension entitlements acquired during the course of a marriage between spouses, as an alternative to survivors' pensions.

## 5.8. Gender stereotypes

Social protection policies cannot be the sole means to address gender inequality. Policies to challenge gender stereotypes are also necessary.

# 6. Analysing the need for guidelines to promote gender equality

Given these findings, it is worth considering whether guidelines should be adopted to promote gender equality.

## 6.1. Advantages

Gender equality has many advantages for social protection systems. To tap into this potential, it would be helpful to establish guidelines directly aimed at reducing inequality.

## 6.2. Disadvantages and constraints: The scope and role of social security agencies

Social security agencies cannot be held solely responsible for reducing or eliminating gender inequality. They have an important role to play, but some measures need to be taken by decision-making bodies at a higher level.

## 6.3. Initial suggestions

Guidelines on gender equality and social protection could include the following recommendations:

- Encourage the inclusion of workers by formalizing work activities: set up simplified systems for social security registration and for the collection and payment of contributions; subsidize and incentivize the formalization and professionalization of domestic workers; raise awareness about the advantages of formal employment.
- Develop formal provision for good quality, universally accessible childcare and adult social care.

- As regards childcare, which may be collective or individual, quantitative targets should be established for service development.
- The quality of care can be assessed through accreditation, applying standards based on group size, staff ratios, essential qualifications and professional training.
- Access to services can be promoted through public subsidies, the levels of which may vary depending on family incomes.
- Develop family leave allowances (maternity, paternity and parental leave, leave for to care for sick children and leave to care for a dependent). Leave should be adequately paid, and should be structured so as to encourage uptake by both parents. It should not create a disincentive to return to work.
- Award pension credits for time spent bringing up children (during maternity leave, as a minimum).
- Organize or contribute to awareness-raising campaigns to combat gender inequality.

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