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

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SDC & Social Protection Online Learning Series

Module 8: Gender & Social Protection



Stephanie Guha
Policy Advisor Poverty/LNOB
SDC



Barbara Rohrberger
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)



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New Shareweb



Shareweb
POVERTY – WELLBEING

Social Protection > Social-Protection-Home

Home

News

LNOB

Social Protection



Learning



SDC Projects

Evaluation 2018/2
Independent Evaluation of SDC's Performance in Social Protection 2013 - 2017

SDC Documents



Actors



Topics



Around the World



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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

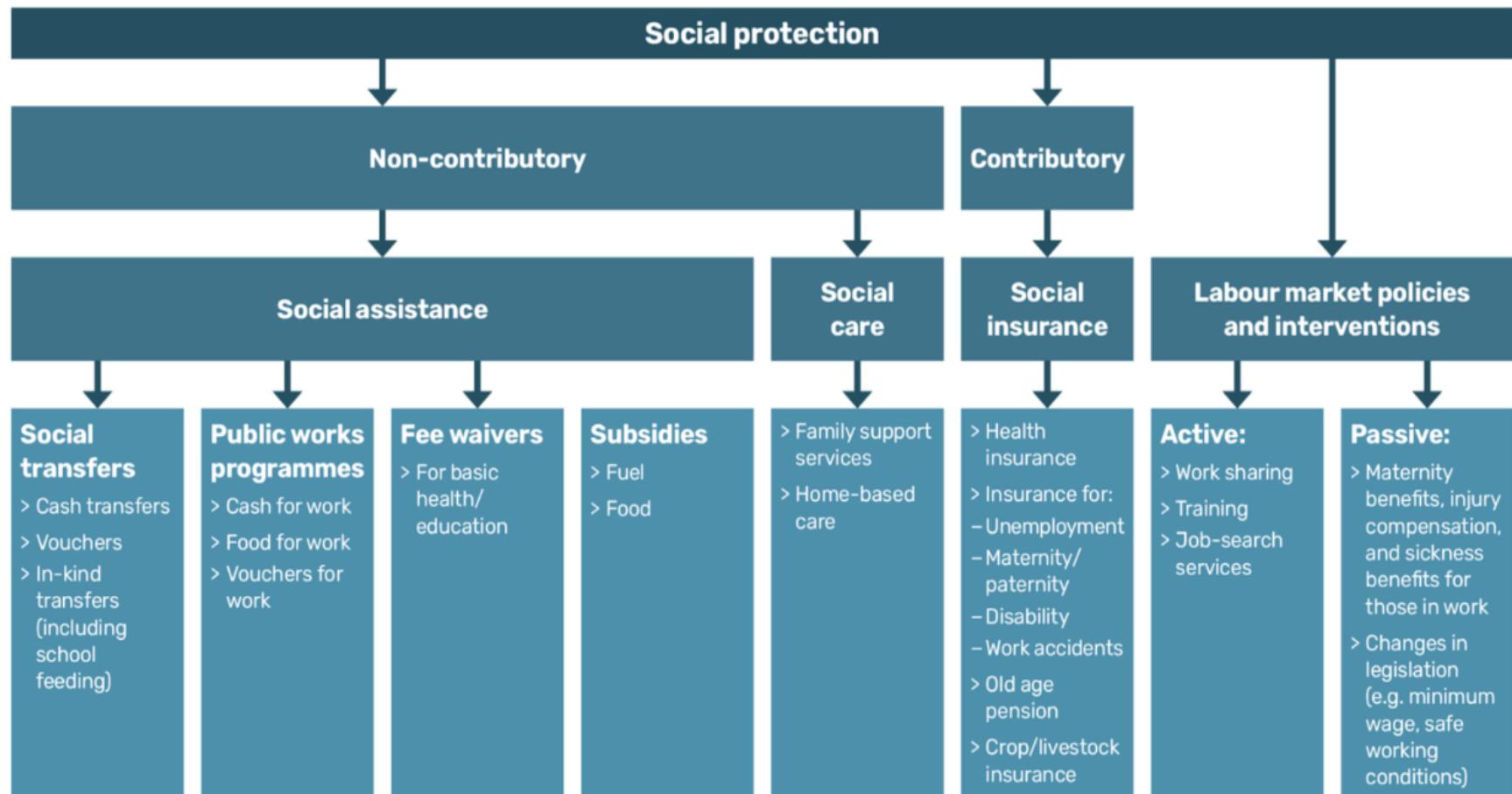
Summary Module 1 & 2: Social Protection & Instruments



- **SP may serve different purposes:**
Prevention, Protection, Promotion and Transformation
(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).



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2. Gender & Social Protection



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2.1 Defining Concepts & the Context of Gender & SP

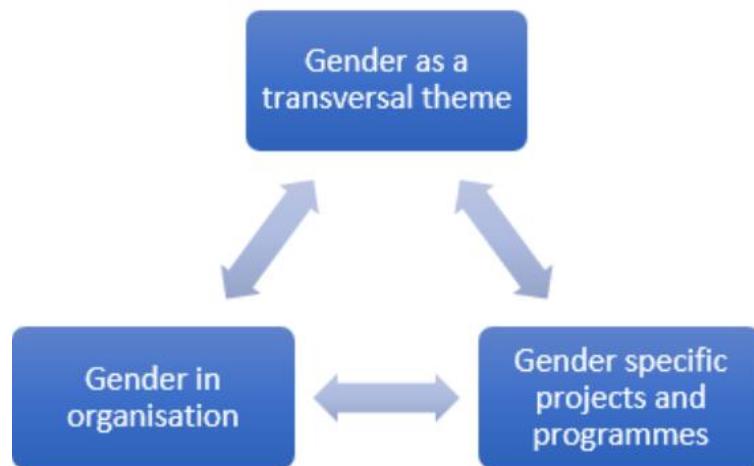
Gender in the SDC

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**.

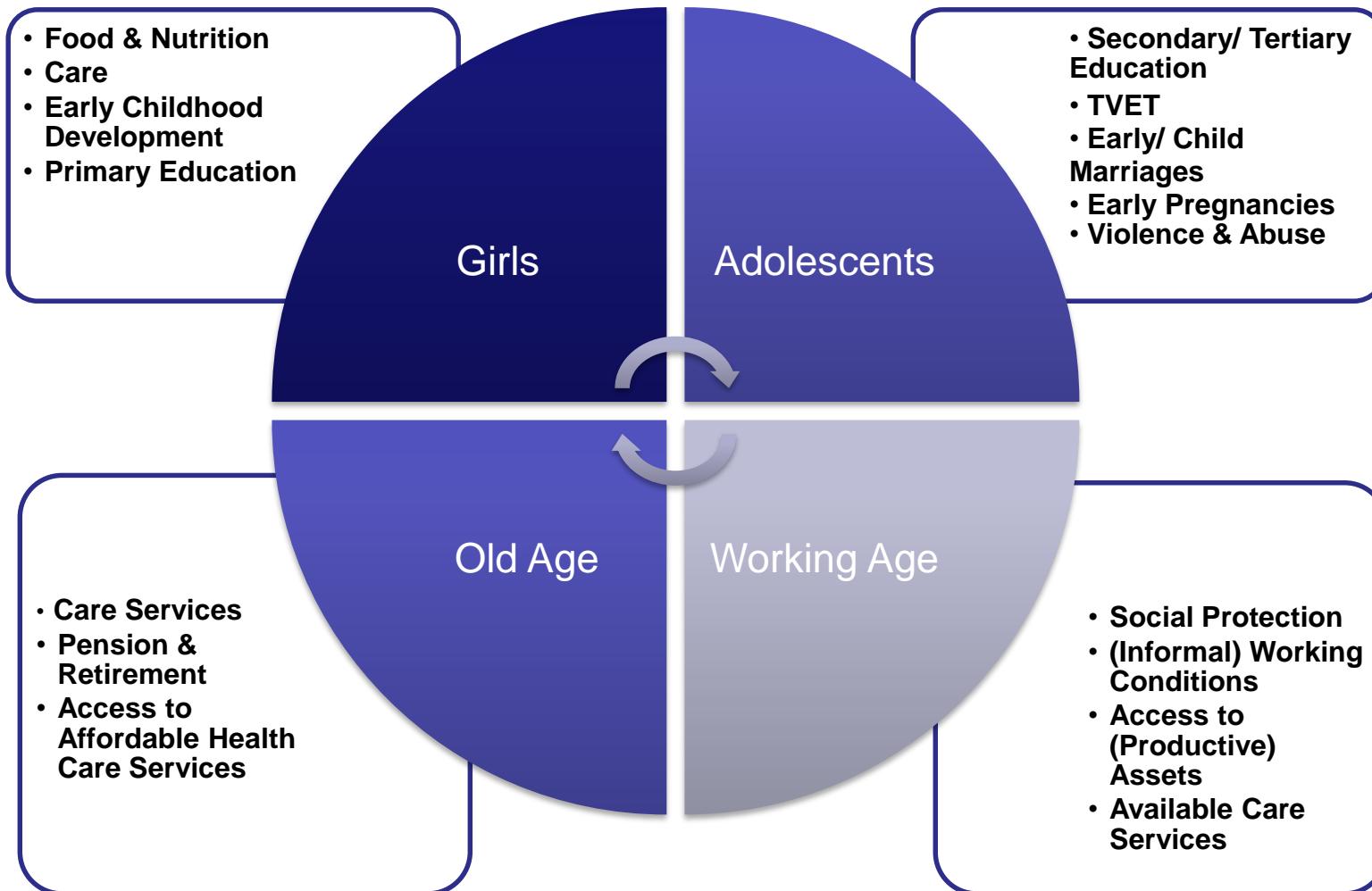


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2.2 Gender-Specific Lifecycle Risks

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)

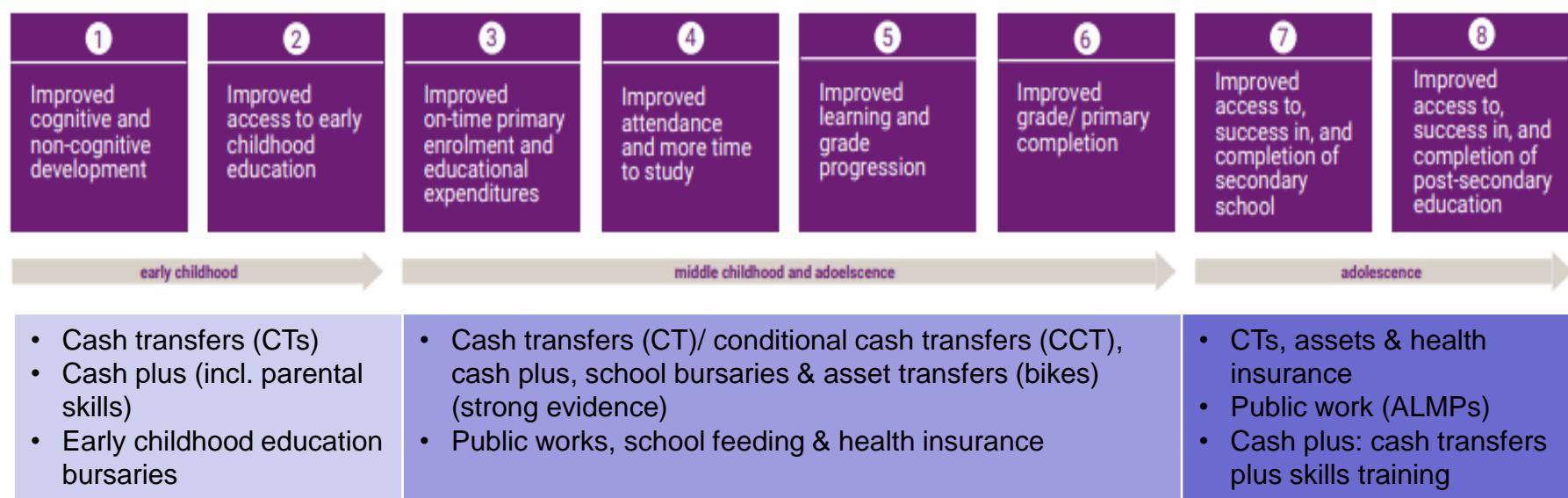


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2.3 Positive Gendered Outcomes of SP

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:

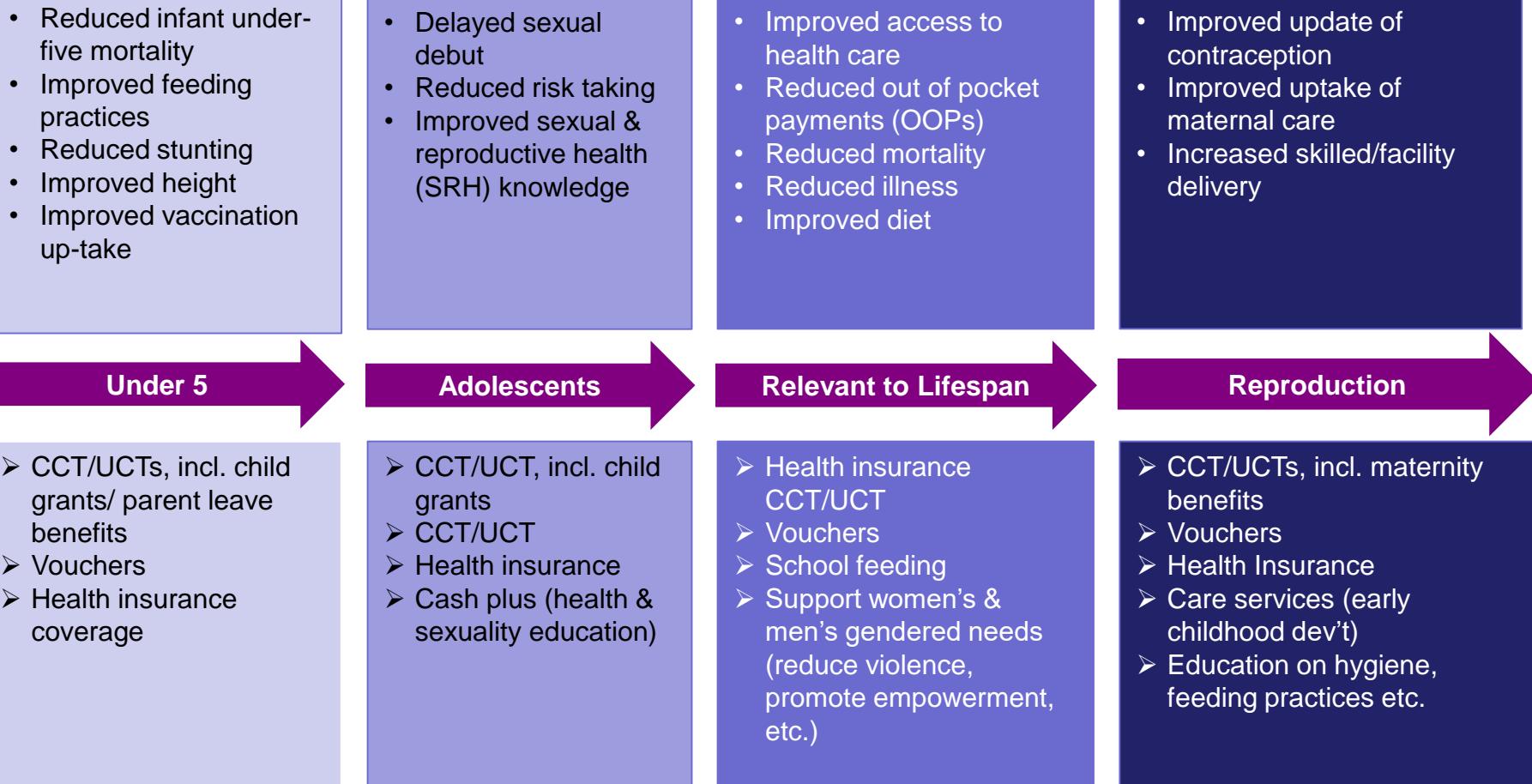
- Northern Agriculture & Forestry College (NAFC) focuses on upland hill agriculture in Northern Laos
- Training of extension agents with local language skills (based on caste, ethnicity, gender & economic status)
 - targeting particularly vulnerable, mainly women
- Incentives system:
 - Campaigns in 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



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/LRB2018-01.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

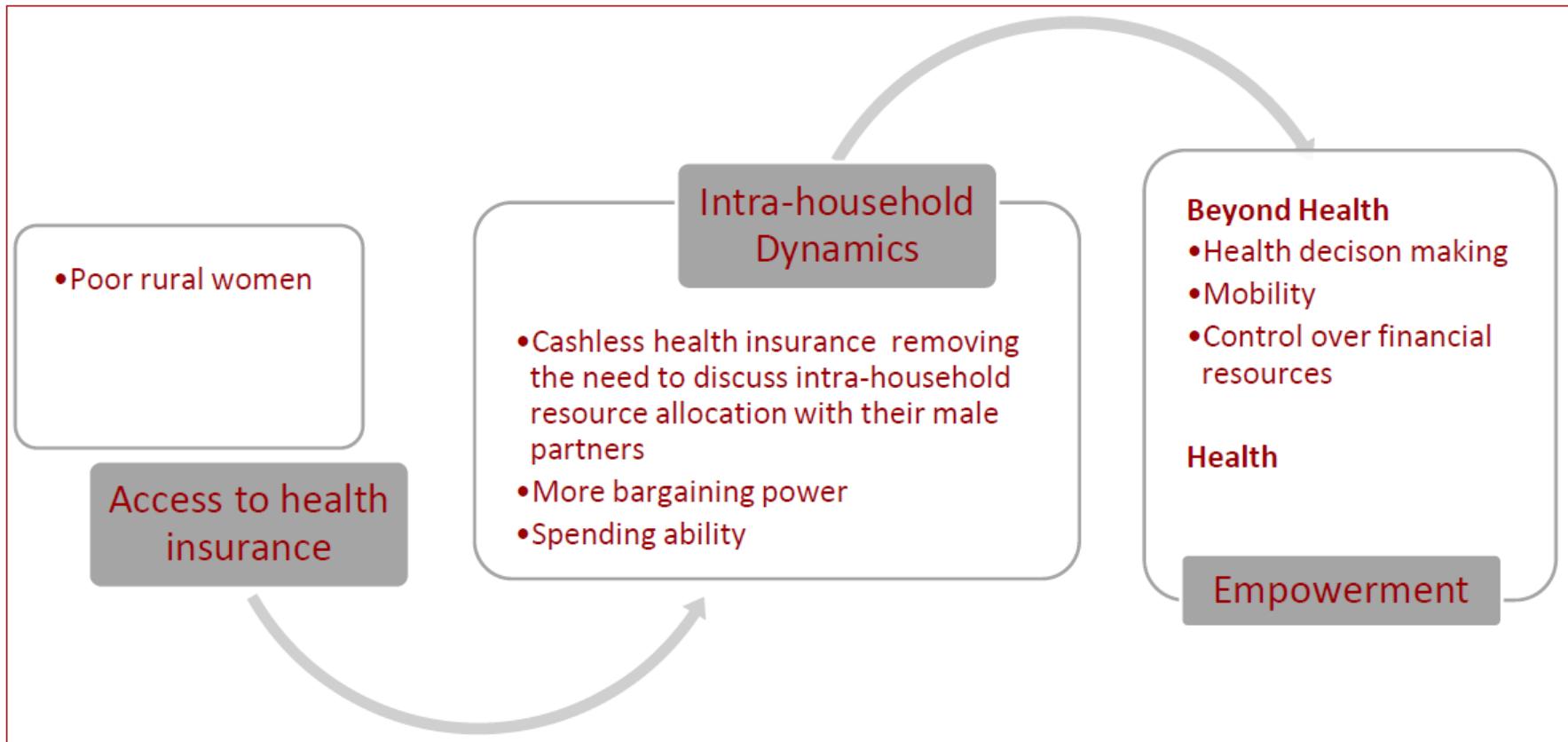
* RMNCH = Reproductive, Maternal, Neonatal & Child Health

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



Eventually Higher Income



- 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

Improved Intra-HH Gender Relations

Social Protection:

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

Improved Options for Savings

- Labour Income
- Non-labour income

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

Improved Risk Management



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



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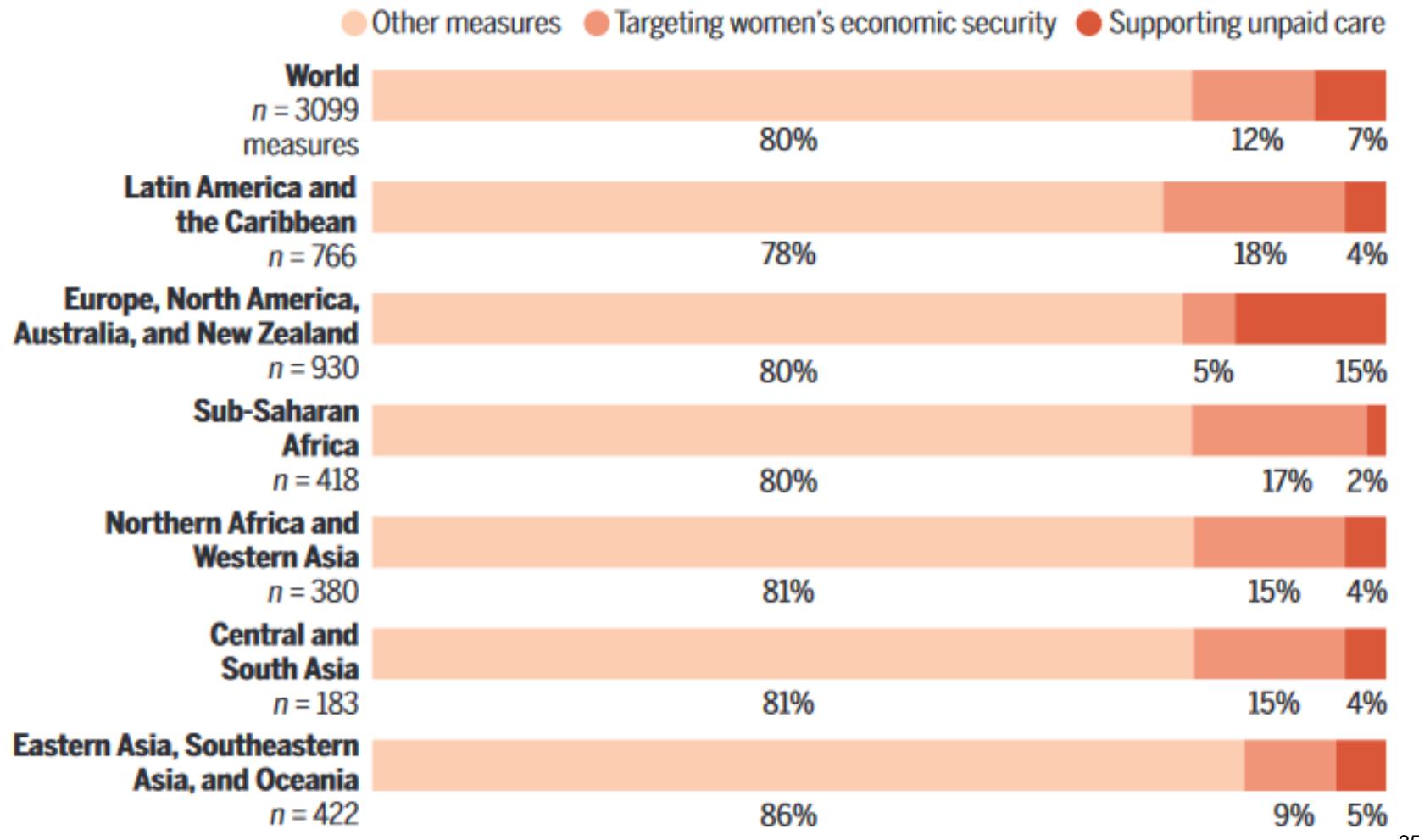
2.4 Conclusions

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**



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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)



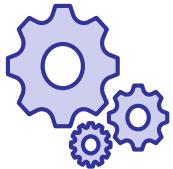
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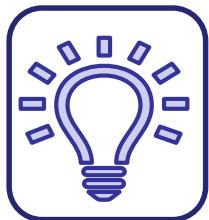
4. Closing Words

Conclusion / Main Take Away Messages

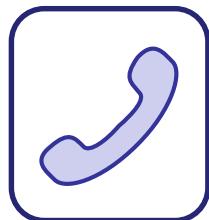


- SP is a powerful tool to address gender inequality & gendered poverty
- SP may have positive outcomes on girls/women in terms of education/learning, nutrition, health, economic empowerment, financial inclusion & it may reduce child marriage, SGBV, child neglect etc.
- The adequate design of SP programmes 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 ?*

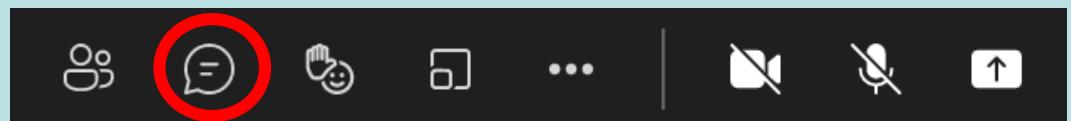


- If you have any further questions or need for clarification, please feel free to contact us:
 - Barbara Rohregger: b.rohregger@socialprotection.at
 - Franziska Denz: franziska.denz@gopa.de



5. Evaluation

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





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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](#)