

ESS Extension of Social Security

Gender equality and the extension of social protection

Rachel Sabates-Wheeler and Naila Kabeer

ESS Paper no. 16

**Social Security Policy and Development Branch
International Labour Office**

Publications of the International Labour Office enjoy copyright under Protocol 2 of the Universal Copyright Convention. Nevertheless, short excerpts from them may be reproduced without authorization, on condition that the source is indicated. For rights of reproduction or translation, application should be made to the Publications Bureau (Rights and Permissions), International Labour Office, CH-1211 Geneva 22, Switzerland. The International Labour Office welcomes such applications.

Libraries, institutions and other users registered in the United Kingdom with the Copyright Licensing Agency, 90 Tottenham Court Road, London W1T 4LP [Fax: (+44) (0)20 7631 5500; email: cla@cla.co.uk], in the United States with the Copyright Clearance Center, 222 Rosewood Drive, Danvers, MA 01923 [Fax: (+1) (978) 750 4470; email: info@copyright.com] or in other countries with associated Reproduction Rights Organizations, may make photocopies in accordance with the licences issued to them for this purpose.

ILO / Rachel Sabates-Wheeler and Naila Kabeer
Gender equality and the extension of social protection. ESS Paper no. 16.
Geneva, International Labour Office, 2003

Social protection, social security, woman worker, developing country.
02.03.1

ISBN 92-2-113746-5 (print version)
ISSN 1020-9581 – *Extension of Social Security (ESS) Paper Series*

Also available in PDF format, ISBN 92-2-114137-3; ISSN 1020-959X

ILO Cataloguing in Publication Data

The designations employed in ILO publications, which are in conformity with United Nations practice, and the presentation of material therein do not imply the expression of any opinion whatsoever on the part of the International Labour Office concerning the legal status of any country, area or territory or of its authorities, or concerning the delimitation of its frontiers.

The responsibility for opinions expressed in signed articles, studies and other contributions rests solely with their authors, and publication does not constitute an endorsement by the International Labour Office of the opinions expressed in them.

Reference to names of firms and commercial products and processes does not imply their endorsement by the International Labour Office, and any failure to mention a particular firm, commercial product or process is not a sign of disapproval.

ILO publications can be obtained through major booksellers or ILO local offices in many countries, or direct from ILO Publications, International Labour Office, CH-1211 Geneva 22, Switzerland. Catalogues or lists of new publications are available free of charge from the above address, by email: pubvente@ilo.org or website <http://www.ilo.org/publns>

Visit also the Extension of Social Security website: <http://www.ilo.org/public/english/socsec/pol>

Contents

Summary	iv
Abbreviations	v
1. Gender equality and the extension of social protection	1
1.1. What is social protection?	2
1.2. Why is social protection for poor people of concern to policymakers?	4
1.3. Segmentation and hierarchy in the labour market: Access, exclusion and social protection	6
1.4. Gender and the structures of constraint: Vulnerability and exclusion in the labour market.....	12
1.4.1 Gender-specific constraints: Women as women in the labour market	17
1.4.2 Gender-intensified constraints: Women as workers in the labour market.....	20
1.5. Conclusion: Linking forms of disadvantage.....	22
2. Review and analysis of various measures of social protection	24
2.1 Social protection through institutions outside the state	25
2.1.1 Social security in traditional societies: Patronage and community	25
2.2 Social protection and the state.....	26
2.2.1 Social security legislation	26
2.2.2 Social insurance	27
2.2.3 Social assistance	29
2.2.4 Employment support and public works programmes as a safety net	30
2.2.5 Social funds	31
2.3 Targeting: Gender bias.....	33
2.3.1 Indicator-targeting	34
2.3.2 Self-targeting	35
3. Learning from experience	37
3.1 Targeting vulnerable groups.....	38
3.2 Management and administration structures: Flexible and responsive	42
3.3 Demand driven and participatory involvement	43
3.4 Meeting the needs of women workers.....	44
3.5 Interwoven financial contributions and self-financing.....	45
4. Conclusions: Implications of a gender analysis of social protection mechanisms.....	47
References.....	50
ESS Papers already published.....	54

Summary

Gender is rarely used as a differentiating lens by which to understand more fully the various experiences and ramifications of the social protection agenda. This paper takes as its starting point the overwhelming evidence that women occupy a disadvantaged status in relation to work opportunities when compared to men from equivalent social groups, and that they are also far more likely to be excluded from the sphere of social protection strategies.

It is thought that female exclusion from such strategies is due to three main factors:

- ◆ an increasing casualization and feminization of the labour force;
- ◆ life cycle events; and
- ◆ gender-neutral effects that are likely to more severely impact women.

Adapting the idea of a hierarchy of social protected labour, it is believed that the extent that gender-related vulnerabilities are experienced is intimately related to the location in which workers find themselves in the labour market. This concept is further enhanced by the specific constraints that they experience as women and by gender biases in the institutional environment. Thus, attempts to extend social protection must first analyse the composition of the labour market within any one country and its relation to social protection.

A variety of successful social protection programmes and experiences are evaluated with the aim of recommending ways to extend social protection, in particular to women of working age. Based on commonalities that we identify across successful social protection programmes, it is recommended that future efforts to extend social protection initiatives should take these factors into account. Furthermore, due to lack of data and comprehensive research, impact evaluations on the range of social protection programmes for women need to be conducted.

Abbreviations

ASA	Association for Social Advancement – Bangladesh
AIM	Amanah Ikhtiar Malaysia
BRAC	Bangladesh Rural Advancement Committee
CBO	Community-based organization
DWCRA	Development of Women and Children in Rural Areas programme
ESF	Emergency Social Fund - Bolivia
FES	Fondo de Emergencia Social - Panama’s Emergency Social Fund
GTZ	German Technical Development Agency
IGVGD	Income Generation for Vulnerable Group Development
ILO	International Labour Organization
IRDP	Integrated Rural Development Programme
MASAF	Malawi’s Social Action Fund
MEGS	Maharashtra Employment Generation Scheme
OECD	Organization for Economic Co-operation and Development
POJH	Programme for Heads of Households – Chile
PUSH	Programme for Urban Self-Help – Zambia
SEWA	Self Employed Women’s Association
SF	Social Fund
SHINE	Social Health Insurance – Networking and Empowerment Project
SP	Social protection
WIEGO	Women in Informal Employment: Globalizing and Organizing

1. Gender equality and the extension of social protection¹

Social protection provides an agenda primarily for reducing vulnerability and risk of low-income households with regard to basic consumption and services, and as such has become an important part of the development discourse at both national and international levels. Current discussion and literature typically present this agenda in terms of categories of poor, excluded and vulnerable people differentiated according to age, health status and relationship to the formal urban labour market. Except for maternity benefits (where women obtain benefits associated with motherhood), gender is rarely used as a differentiating lens by which to understand more fully the various experiences and ramifications of the social protection agenda.

Gender refers to the social construction of differences between men and women in different societies, differences which translate in practice into inequality in resources, responsibilities, opportunities and constraint. Gender analysis has to take into account the fact that these differences and inequalities are not uniform across the world. They vary according to such factors as cultural context, levels of development and the policy environment. In addition, within different contexts, gender inequality is likely to be crosscut by other forms of inequality, both those between different households and groups in a society (such as race, class, and ethnicity) as well as those internal to households (such as age, marital status, and physical ability among others). As a result, men and women are socially differentiated, rather than socially homogenous.

Nevertheless, this paper takes as its starting point the overwhelming evidence that women occupy a disadvantaged status in relation to work opportunities compared to men from equivalent social groups. They are also far more likely to be excluded from social protection strategies – although clearly the extent of exclusion will vary by region. This paper will also evaluate a variety of successful social protection programmes and experiences with the aim of recommending ways to extend social protection, in particular to women of working age. The history and experience of social protection programmes and debate are notably different between developed and developing countries. The analysis here will focus mainly on the situation in developing countries where the problems of social protection coverage for poor and vulnerable groups are much more severe. For comparative purposes, information from northern countries will be drawn on to elucidate specific points included in the analysis.

The first section of this paper will explore the concept of social protection, emphasizing why it has become an important issue for policy makers. The importance of exploring social protection issues from a gender perspective will be considered and attempts made to explain the pattern of exclusion/inclusion from access to social protection. This will include a discussion around differences in needs, constraints and opportunities of different categories of “excluded” groups both within the market place and outside it. The aim of the second section is to explore

¹ The understanding of gender equality as it is used in the paper relates to equality of treatment (in other words, social protection measures have to be differentiated rather than uniform if they are to provide the same basic security to both working women and men). It is considered that equality of treatment in the provision of social security is an essential precondition to achieving the equality of opportunity in relation to other measures, which may be more directly concerned with the achievement of efficiency and growth objectives.

the nature of gender-bias embodied within different categories of social protection and the possible implications of this for family welfare and security. Section three draws on case studies and secondary literature to review innovative examples of social protection that have been of particular importance to excluded groups of women. Further, aspects of the design and implementation of these measures that help to explain their success will be identified, as well as the implications of a gender analysis of social protection mechanisms for the various elements within the ILO social protection strategy.

1.1. What is social protection?

Some authors tend to equate social protection with social security, where the latter can be taken to mean the “maintenance of incomes up to a minimum considered necessary for a level of living without want, with such a minimum being a social norm arrived at in different societies in specific stages of their development” (Guhan, 1992. pp288). Social security is often interpreted as meaning the specific public programmes of assistance, insurance and benefits that people can draw upon in order to establish a minimum level of income (these different elements will be explained in chapter 2). The World Bank goes some way to widening the social protection concept away from simply social security; however, it still retains an instrumentalist definition of social protection as “a collection of measures to improve or protect human capital, ranging from labour market interventions, publicly-mandated unemployment or old-age insurance to targeted income support”. Social protection interventions assist individuals, households and communities to better manage the income risks that leave people vulnerable.

Similarly, Lustig (2001) couches the concept in terms of public initiatives that can assist individuals and households in income-risk management. However, she sees these initiatives as including both specific interventions such as labour market regulations and pensions, and also macro-level public actions aimed at reducing risk such as fiscal policy, large-scale reforestation to prevent natural disasters, and health campaigns to reduce the incidence of illness. The incorporation of both micro-specific policy and macro-development considerations under the umbrella of social protection reflects an increasing tendency to conceptualise the term “social protection” much more widely than “social security” so that it is now pushed as an agenda rather than simply a set of technical measures.

Typically, discussions on social protection in more developed countries limit their thinking to specific state-funded and managed programmes. However, in most developing countries, due to a variety of constraints that typically restrict the range of social protection services offered by the welfare state, the concept of social protection must be widened to include both private and public mechanisms for social protection provisioning (Burgess and Stern, 1991). These constraints have limited scope:

- ◆ for private insurance against risk, given the underdeveloped nature of credit and insurance markets.
- ◆ for social insurance, given high levels of self-employment, of unstable and irregular wage employment and widespread under-employment, rather than open “frictional” unemployment.
- ◆ for funding resources for formal social protection measures, given low tax-generated revenue and competing demands on the budget.

-
- ◆ for means testing, given irregularity of incomes and diversity of income sources, which might allow for more targeted transfers to the needy.
 - ◆ For reaching rural and, to a lesser extent urban informal sector populations which are spatially scattered, occupationally diverse and administratively difficult to reach.

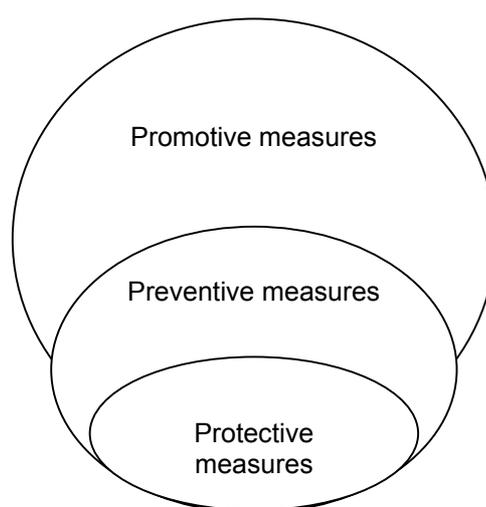
These constraints are intimately created and determined by the pervasive nature of poverty and vulnerability, characteristic of developing countries, especially the nature of vulnerability facing women. This latter point will be discussed in section 1.3.

In essence, this paper views the concept of social protection as an attempt to bring together various technical definitions and philosophies underpinning the notion of social security as well as anti-poverty and pro-poor growth objectives of the contemporary general development agenda.² As Guhan (1994) so correctly points out, “social protection in poor countries has to be viewed as part of and fully integrated with anti-poverty policies, with such policies themselves being broadly conceived in view of the complex, multi-dimensional nature of poverty and deprivation” (p. 38).

In order to develop some conceptual clarity about the notion of social security – one that is neither excessively specific and hence limited in scope, nor so general as to encompass development itself, Guhan distinguishes between:

- ◆ promotional measures which aim to improve real incomes and capabilities;
- ◆ preventive measures which directly seek to avert deprivation in specific ways; and
- ◆ protective measures that are even more specific in their objective of guaranteeing relief from deprivation.

Figure 1: Conceptualizing approaches to poverty and vulnerability³



² Although the definition of social protection offered in this paper may appear to be much wider than more conventional understandings of the term, this reflects the focus on areas of the world which have precisely fallen outside the reach of conventional measures. For instance, while microfinance is not normally considered to fall within conventional social protection measures, it is an important substitute for the absence of insurance markets in the informal economy.

³ Taken from Kabeer (2001)

These may be overlapping categories in that measures can simultaneously “promote” as well as “prevent”. However, they are intended to suggest a gradation of measures, which proceed from a wider domain of application to increasingly more specific ones (see Figure 1). Thus there is an outer circle of promotional measures, which would include macro-economic, sectoral and institutional measures, which are relevant to the broad goal of poverty reduction. These may be oriented towards the poor, but not necessarily confined to them. Preventive measures, which make up the middle circle, consist of direct measures for poverty alleviation. Finally, the inner circle of protective measures are narrowly targeted safety net measures in the conventional sense, which aim to provide relief from poverty and deprivation to the extent that promotional and preventive approaches have failed to do.⁴

Guhan’s conceptualization is intended to draw attention to the need for multiple approaches to social protection in countries where poverty and vulnerability are both widespread and highly differentiated. As Kabeer (2001) points out, it also corresponds to the needs of different vulnerable groups within the population as follows:

- ◆ those whose livelihoods are too precarious to guarantee basic survival needs and who need straightforward assistance;
- ◆ those who are able to meet their basic needs but need greater security of livelihoods; and
- ◆ those who would benefit from an improvement in the overall structure of opportunity.

Safety nets – that are designed to provide protection – serve as a measure of last resort, reserved for groups who will not be able to benefit from other measures, or for situations when other measures are insufficient or inappropriate.

This paper sees social protection as including all initiatives (public and private) to assist individuals and households to manage economic risk and to protect against the poverty-inducing consequences associated with shocks to livelihood strategies. Following this, the key objective of social protection is to reduce the vulnerability of the poor through *ex-ante* measures that reduce the occurrence of adverse circumstances or mitigate their impact, and through *ex-post* measures that help the poor to maintain adequate consumption and access to basic services once the insecurity occurs. Fulfilment of this objective will enable households to smooth consumption over their lifecycle and will enhance equity by ensuring that the poor are not disproportionately exposed or hurt by adverse shocks.

1.2. Why is social protection for poor people of concern to policymakers?

One of the fundamental global problems facing social protection today is the fact that more than half the world’s population (workers and their dependants) are excluded from any type of statutory social security protection and thus, are denied income security. Non-coverage is greatest in developing countries; particularly in sub-Saharan Africa and South Asia where more than 90 per cent of the population are not covered. In Latin America, coverage is roughly between 10 and 80 per cent, and is mainly stagnating. In most industrialized countries, coverage

⁴ The World Bank, for instance, suggests that improved primary education, reducing communicable diseases, improving water and sanitation and reducing household insecurity through public works programmes would do most to reduce poverty. Of these, the former three can be regarded as promotional measures while the fourth could be preventive or protective depending on its design.

is close to 100 per cent. However, in a number of these countries, especially the transition countries of Eastern Europe and the former Soviet Bloc, compliance rates have fallen in recent years. A major contributing factor towards decreasing and low levels of social security coverage is the trend towards greater informalization or flexibility in labour market conditions, which in essence leave workers outside the realm of social security systems.

This is especially true in developing countries where the large majority of non-covered and poor workers are employed in the informal economy.⁵ Common characteristics of those excluded include the absence of a regular and stable income, low capital and skill levels and low access to markets and technology. Ironically then, it is those excluded from coverage (self-employed, casual and seasonal workers, domestic and home workers), who are in the greatest need of protection.

Increased attention to the question of social protection evident within a number of international agencies reflects concerns about the possible increase in vulnerability of populations across the world. This arises in response to a variety of factors, including globalization, structural adjustment and economic reform, regional and international financial crises, environmental degradation as well as demographic transition and the resulting ageing of populations. Poverty worldwide remains unacceptably high. The World Bank reports that extreme poverty declined relatively slowly in developing countries during the 1990s. The share of the population living on less than \$1 a day fell from 28 per cent in 1987 to 23 per cent in 1998, and the number of poor people remained roughly constant as the population increased. The majority of the poor are extremely vulnerable because social protection programmes do not cover them.

Given the above global changes, the rationale for developing social protection as a field of policy has been argued to be necessary due to the following reasons (Norton et al. 2000; Lustig, 2001 and Holzmann et al. 1999):

1. Poverty reduction is of fundamental concern to most international development agencies; therefore extending social protection is of critical importance if dominant rhetoric is to be reflected in reality.
2. Social protection will promote social justice and equity.
3. Social protection policy interventions can improve the well-being of the poor simply by preventing sharp downfalls in income or consumption and can help to minimise risk for all citizens.
4. Social protection can be growth enhancing. If the poor have mechanisms that protect them from poverty-inducing shocks, they will be more likely to undertake riskier initiatives in the production and labour market spheres, which could result in a higher return for the poor and the economy overall.

⁵ The term “informal economy” refers to two characteristics of the labour market. First, that segment of the labour market that comprises a loose amalgam of (usually small-scale) organizations that escape the cover of many of the regulations and benefits bestowed by the government on the formal sector. Second, the “informal sector” can also refer to the nature of labour relations within that sector. This is further explored later in this section.

-
5. If social protection helps prevent or mitigate irreversible damages to the accumulation of human capital, it will be beneficial to overall growth and contribute to poverty reduction on a more permanent basis.
 6. Social protection enables people to take risks to pursue livelihood.
 7. Social protection compensates for declining effectiveness of traditional and informal systems for enhancing livelihood security.
 8. Social protection interventions contribute to the solidarity, social cohesion, and social stability of a country. If well designed and implemented, measures to enhance social protection support sustainable development.
 9. Social protection can compensate for declining effectiveness of traditional and informal systems to enhance livelihood security.

The global changes taking place indicate that the majority of poor people, especially those in developing countries, are vulnerable and have weak access, if any, to mechanisms of social protection. In the following sections it is shown that this is especially true for women – with the global changes in the labour market, macro-economies and demographic transition disproportionately impacting women – particularly those in employment outside the formal sector, more severely than men.

1.3. Segmentation and hierarchy in the labour market: Access, exclusion and social protection⁶

Exposure to various forms of risk is clearly not unique to women; it cuts across society, affecting members of all social groups, men as well as women. What distinguishes more from less vulnerable groups, however, are differences in their capacity to guard against, cope with, or recover from various threats to income and livelihoods. Formal social protection measures, whether sought through the market or provided by the state (or some combination of both), are likely to be the preferred option because risks are shared between individuals and groups and formal institutions. However, one of the reasons why the issue of social protection has assumed a certain urgency in the international arena is the world-wide changes in the availability of protection at a time of increasing global insecurity.

The post-war era saw a rise in state-provided social protection for the vast majority of workers in the advanced industrialized countries giving rise to various kinds of “welfare regimes” reflecting the vision and rationale which these measures were intended to support. Weaker, and more restricted versions of these measures were reproduced in a number of post-colonial countries. However, the challenge of social protection has changed considerably in recent years, both with the end of the “golden age” and the increasing globalisation of the world’s economies. For the last 30 or more years, the global economy has been in an era of

⁶ This section draws on discussion in Kabeer, forthcoming, Chapter 2.

market de-regulation and growing labour market flexibility, where new technologies have transformed forms of work-organization and patterns of labour-force participation worldwide. Standing (1999) argues that the concept of regular, full-time wage labour as the growing type of employment has been giving way to a more diverse pattern, characterized by “informalization” of employment, through outworking, contract labour, casual work, part-time labour, homework and other forms of labour unprotected by labour standards. “Whereas traditionally informal economic activities were mainly the means of survival for the rural and urban poor, in recent years in both industrialized and industrializing countries there has been a trend in which even larger-scale enterprises have been informalizing their labour process” (Standing, 1999, pp587).

The result of these changes is that the percentage of the world’s population even in its wealthier regions, who have access to formal forms of social protection, has shrunk considerably over this period. From this point of view, the economies of the world can be depicted as “hierarchies of the socially protected”, with a varying-sized group of privileged elites who are wealthy enough to withstand most “normal” forms of risk, and a varying section of the population at the lower end of the hierarchy, who are “socially excluded” in the sense of being detached not only from any formal ties to the state, pension and insurance markets, but also from the support of kin or community.

Standing provides a categorization of socio-economic fragmentation in the labour market to highlight trends in flexibility and insecurity. The fragmented hierarchy represents the “result of tensions and developments associated with globalization, the new technological revolution and the flexible labour market relations. The distinguishing characteristics are the relationship to mainstream regulatory and social protection mechanisms and the bundles of forms of security possessed by some groups in society and not others” (pp279). Standing’s fragmented hierarchy is composed of seven strata, which can be ranked according to access to protection against threats to security and relationship to the welfare state. The seven strata include:⁷

- ◆ **The elite:** Highly mobile, extraordinarily wealthy citizens who have little desire (or need) for social security offered by welfare states. For instance, this group would include chief executives of major companies.

- ◆ **The salariat:** White-collar workers who do not rely heavily on the support of state welfare systems as they have many forms of security. Much of their income comes from high-rent investments (such as stock market trading) so this reduces the dependency on labour for income security.

- ◆ **Proficians:** Workers with loose attachment to any one employer. They possess marketable skills and combine different forms of work status; often performing contract or consultancy work. They have lower income security than the salariat have, as due to the type of work they perform, they remain partially detached from the regulatory labour market framework.

⁷ For a detailed discussion of how the elite become detached from the mainstream social security regulatory structures, see Standing 1999a, especially pages 280-282.

-
- ◆ **Core workers:** The old working class, who are regular full-time workers, mostly male with manual skills, alliance to trade unions and connected to the security of mainstream welfare state mechanisms. This is the only strata with a firm attachment to the regulatory framework for statutory social protection. The size of this group has been shrinking over the last thirty or more years as the casualization of labour has become more dominant.

 - ◆ **Flexi-workers:** Workers who do not have stable employment in any one job. They rotate between jobs, with skills that need updating from time to time. This group has little if any income security or employment security, and little job security. They include part-time workers, casual labourers, out-sourced workers, and agency workers etc. In Standing's terminology, flexi-workers are detached from mainstream regulatory and social security systems.

 - ◆ **The unemployed:** Another stratum that is expanding and although they have some security from state unemployment assistance, their income security has worsened through restrictions on unemployment benefits and lower-income replacement rates.

 - ◆ **The detached:** Those completely detached from the labour market and its social security systems.

This classification probably captures quite well the reality that prevails in some parts of the world— although clearly the percentages of the population who belong to the different strata will vary across contexts and over time. Most of the OECD countries, (even those where formal state provision has been drastically reduced such as the United States), nevertheless provide at least some minimum degree of social protection to their citizens. To some extent, the category of “flexi-workers” straddles the formal and protected/informal and unprotected divide, and consists of both those who are able to rely on formal mechanisms (whether state or market based) to insure themselves, and those who must rely on their own private initiatives. The same is probably true of the industrialized regions of East Asia (South Korea and Taiwan, for instance), parts of Latin America and perhaps some of the transitional economies in Eastern Europe. However, it is less easy to apply to the lower-income economies of the world, particularly those that have remained largely rural and agrarian. These are characterised by the absence of formalized social-protection measures for the vast majority of the working population, who must rely instead on a variety of ad hoc, self-initiated, kin-based and unevenly effective measures.

If, one were to apply this organization to a poor South Asian country like India, it too would have a (minuscule) elite group. In addition, a small organized sector would be found to be made up of a salariat (managers and bureaucrats in the public and private sectors), “core workers” in the nationalized and private-sector industries. There would also be some “proficians” who though not attached to any single employer, may have their own businesses and consultancy firms and are able to insure themselves through the private, but formal markets. They would also include the formal sector unemployed, a very different category from the unemployed in the informal sector. This sector, however, accounts for at most 10 per cent of the country's labour force. It would probably be a gross simplification to describe the other 90 per cent (referred to in the Indian context as the unorganized sector), in terms of “flexi-workers”, “the unemployed” and “the detached”. This is very evident, for instance, in the following description of the rural poor in India:

“The poor are marginal farmers, small tenants and sharecroppers, reverse (often female) landlords; they are assetless wage workers, whether in agriculture, pisciculture, trade, services or industry; they are artisans (cobblers) or providers of (ritual) services (sweepers, dhobis, barbers, watchmen); they are the petty self-employed, unable to seek wage work by virtue of health, caste or status; they are beggars, foragers (for food like fish, rats, roots and berries, for fuel or building materials) and scavengers. The poorest are mobile, rural-rural migrants and transients. *The poor often have no permanent occupations and many ad hoc ones*”. (Harriss 1992, pp342)

As Swaminathan points out, activities in the unorganized sector are least likely to be regulated by the state and most likely to be excluded from standard economic accounts of national income. Consequently, a categorization of the hierarchy of social protection in India might retain the categories of the elite, the salariat, the proficians and the core workers. It would be necessary to elaborate however, in far greater detail what is generally described as “the informal sector” in order to distinguish between:⁸

- ◆ those in a secure gainful activity related to business or long-term contracts,
- ◆ those in casual work which is badly paid and insecure,
- ◆ the unemployed who are working in the informal economy in order to obtain some form of income,
- ◆ the formal sector unemployed, and
- ◆ the socially excluded.

A diagrammatic representation of this labour/social protection hierarchy is presented in Figure 2.

A similar pattern applies in other parts of the world, but particularly in the poorer economies. More than 80 per cent of workers in low-income countries and 40 per cent of those in middle-income countries are employed in the informal economy, both urban and rural. As the low- and middle-income countries account for 85 per cent of the world’s population, it is evident that a majority of the world’s workers (around 61 per cent) are employed in the informal economy. (Chen, 1996). Moreover, it is clearly important, from a policy perspective in particular, that a distinction is made between the urban and rural unorganized economy since the challenge of providing social protection is likely to vary considerably between the two. Within the urban informal economy, there is likely to be a distinction between small businesses that have sufficient capital to enjoy some degree of security as well as more permanent forms of labour contracts on the one hand, and various forms of casual (often daily) labour, petty trade and other forms of self-employment on the other. A similar distinction would have to be made in rural areas while also taking account of the fact that farming (a form of self-employment) is still the main occupation for a substantial proportion of the population, and that farm sizes vary considerably and offer very different degrees of security for the cultivator. The category of unpaid family workers and home-based pieceworkers – the groups most difficult to reach through official social protection measures – must also be recognized.

If we bear in mind the general idea of fragmented and hierarchical labour markets, then the existing empirical evidence suggests the need for a further generalization based on gender. In

⁸ As Guhan points out, the over-riding problem in countries like India is not open unemployment per se, but underemployment and low returns to the labour effort.

other words, women are likely to be under-represented at the top of the hierarchy and over-represented at the bottom. Indeed, women dominate among the groups most likely to be outside government regulation and statistics – unpaid family workers and home-based piece workers.

This has begun to change for a number of reasons. Firstly, improved definitions of what counts as “economic activity” has led to a more accurate documentation of women’s work and a substantial rise in their labour force participation, particularly in those parts of the world where they work primarily as unpaid family labour. Thus, there has been a rise in the size of the economically active population in many countries in the category of “unpaid family labour” as well as in the size of the informal economy and excluded workers.

Secondly, there is some evidence that with the contraction of the relative share of agriculture in the GNP, and the growing degree of landlessness in a number of countries, there has been a process of de-agrarianization and proletarianization, with more workers leaving the farming sector and joining the wage labour force (Mehra and Gammage, 1999). At the same time, the very factors which have led to the expansion of wage labour (the growing commercialization of the economy and the spread of the cash nexus) have also been associated with the gradual erosion of the pre-existing social safety nets embedded in community and family norms and social relationships. Given the greater constraints they face, women are more likely to find themselves in the least appealing jobs within highly segmented markets.

Along with their predominance in casual labour markets, many more women have also been drawn into the formal labour force than before, so that the percentages of women found in the category described as “core workers” has begun to rise with the emergence of export-oriented industrialization in a number of low- and middle-income countries. As Standing (1999) suggests, there has been an overall rise in female labour force participation and a relative fall in men’s employment, along with a “feminization” of many jobs traditionally held by men. The rise in female labour force participation “has been global, has accelerated, and has been the cause and consequence of the growth of flexible labour markets” (Standing, 1999a, pp81).

It is important to add that this rise in the number of women in the formal work force has occurred at a time when labour markets are being deregulated. Conditions among those who would previously have been classified as “core workers” have therefore begun to increasingly resemble those of the more casualized sections of the “flexi-workers” where women workers were previously to be found. In other words, there has been a dual “feminization” of work – a feminization in terms of the gender composition of the workforce and one in terms of the conditions of work. Women workers find themselves less well protected in the labour market, partly as a result of legal stipulations and other less formal modes of discrimination, and partly because the feminization of labour has been closely associated with its casualization in the context of deregulation of labour markets in pursuit of more flexible labour markets. Table 1 provides evidence of the increasing trends in female labour force activity rates over a twenty-year period.

Table 1: Trends in adult activity rates by gender (1975-1995)

Gender/type of change	Developing countries	Developed countries
Women		
Increased	74	70
Decreased	17	15
No change	9	15
Total	100	100
Men		
Increased	26	5
Decreased	66	95
No change	9	0
Total	100	100
Total		
Increased	52	35
Decreased	40	45
Compensated*	3	20
No Change	6	0
Total	100	100

Source: Standing (1999) pp587.

* Activity rates of man and women changed in the opposite directions, involving a fall in male and a rise in female activity rates, so that they approximately offset each other.

Table 2 presents the main results of the analysis of the size and contribution of women in the informal sector for four selected African countries in the late 1990s. In all cases, the contribution of female informal-sector employment contributes to over 50 per cent of informal-sector GDP.

Table 2: Distribution of women in the informal sector in four African countries in late 1990s (in percentage)

Sector	Benin	Mali	Chad	Burkina Faso
Informal employment	59.7	71.9	53.4	41.9
Informal GDP	51.1	68.2	62.3	61.4
Total non-agricultural GDP	21.8	26.1	27.8	28.6
Total GDP	14.0	14.8	13.9	19.3

Source: Charmes 1998

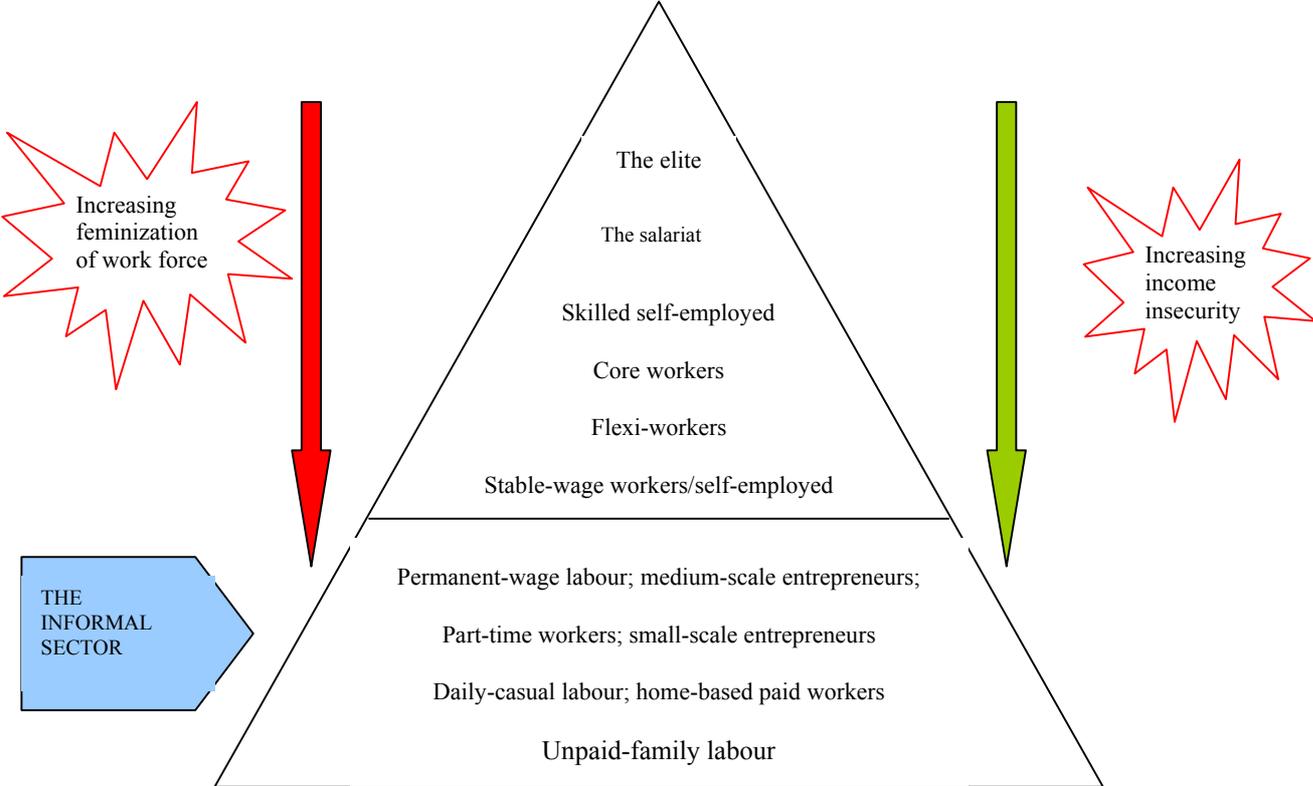
Figure 1 attempts to reformulate the labour market pyramid to approximate more closely patterns prevailing in poorer parts of the world. It suggests that beyond an expanding class of flexi-workers (whose growth reflects the growing informalization of the formal economy) is an unregulated economy, which has its own internal hierarchy, reflecting the degree of security enjoyed by different segments of its workforce. There are likely to be considerable differences in the degree of protection enjoyed by those working as permanent wage labour or owning medium-scale enterprises compared, for instance, with those working on a casual daily basis or in home-based piece work. Unpaid family workers, (who are usually women and children), have hardly any protection other than what is provided by their families. The informal economy is as characterized by gender segmentation and hierarchy as the formal economy, and women are far more likely than men to be concentrated in the casualized, irregular and poorly paid jobs, with little or no security. The next section describes some of the factors that explain gender segmentation in the labour market and its implications for women's vulnerability as workers.

1.4. Gender and the structures of constraint: Vulnerability and exclusion in the labour market

One way to organize discussion on the various factors that feature in explanations of the phenomenon of gender segmentation is to draw on the framework of constraints discussed in Kabeer and Subrahmanian (1997). They suggest three broad categories of constraints:

- ◆ gender-specific,
- ◆ gender-intensified, and
- ◆ imposed gender constraints.

Figure 2: Gender segmentation of labour markets and the feminization of the work force



Gender-specific constraints on participation in labour markets and household livelihood activities apply to either women or men by virtue of their gender. As far as women are concerned, some of these constraints reflect their biological role in reproduction as well as their social roles in caring for children and family. Other gender-specific constraints reflect differences in the norms, values and customs, which derive from local constructions of masculinity and femininity such as restrictions on women’s movement in the public domain and taboos against women using certain forms of technology (the plough, weaving loom or potter’s wheel). Men too face social constraints, which militate against their taking up certain “feminine” occupations or undertaking certain feminine tasks. While in situations of full employment, this is not likely to be to their disadvantage, since women’s occupations have traditionally been less well paid, but it is likely to hamper their search for employment in situations of recession and unemployment.

Gender-intensified constraints arise from gender-specific beliefs and customs reflecting gender inequalities in opportunities and resources. They are known as “gender-intensified” because, while inequalities in opportunities and resources may reflect factors such as class, poverty, ethnicity and location among others, they tend to be exacerbated by gender. Gender-intensified constraints reflect the asymmetrical distribution of material resources between women and men within the household. Such asymmetries sometimes reflect the ascribed norms of the community, for instance, customary laws governing inheritance or access to common property resources.

However, even where they result from decisions made at the household level, such decisions often reflect responses to ascribed forms of disadvantage rather than expressions of individual discrimination. As a result, regions where women are denied economic opportunities often tend to be characterized by gender-biased investments in the well-being, health and education of members.

Imposed gender constraints are forms of disadvantage which reflect biases, preconceptions and misinformation on the part of those external to household and community, with the power to allocate resources in ways which counter or exacerbate custom-based forms of discrimination. While social science textbooks may treat these extra-household institutional actors as motivated by impersonal concerns, in reality they do not simply fail to counter gender discrimination, but actively reproduce it such as:

- ◆ employers who systematically refuse to recruit women, or only recruit them in stereo-typical female and hence most often poorly-paid tasks and activities;
- ◆ trade unions who define their membership in ways that do not encourage the membership of women workers;
- ◆ states who devise labour legislation which promotes the interests of employers and formal sector workers; and
- ◆ banks that refuse to lend to women entrepreneurs because they subscribe to prevailing preconceptions about the bankability of women, particularly poor women.

These preconceptions can also enter into the formulation of social protection measures, introducing forms of gender bias which reinforce women's disadvantaged status within the economy (see Box 1). They generally reflect the informal reconstitution of cultural norms and beliefs within these institutions, as well as the personal prejudices and misconceptions of individual actors, rather than an aspect of their formalized rules (Kabeer and Subramanian, 1997).

If we reconsider the hierarchy of social protection outlined in Figure 2, the gender distribution of the economically-active population across the hierarchy reflects the combined effects of these three categories of constraints within different economic, policy and cultural environments. Thus, areas with strict norms of female seclusion are most likely to report women in the unpaid-family economy and in various kinds of home-based self-employment and least likely to be active in those segments of the labour force which entail mobility in the public domain. Where such restrictions do not apply, or have been eroded, it is expected that many more women would be found in the wage-labour force and in trade (the countries of South East Asia and West Africa, for instance). However, particularly in low-income economies where salaried employment particularly in the public sector is at a premium, gender-specific disadvantages stemming from cultural norms about the male breadwinner and gender-intensified disadvantages in education and social networks are likely to interact with imposed forms of gender disadvantage. They include rules about married women; protective legislation with protectionist implications and prejudices about women's capacity, which keep women out of such jobs unless, of course, the state takes effective action against such discrimination; the empirical evidence suggests that this has not occurred to any great effect.

Box 1: Gender and social provision in Europe: A brief note

Gender relations have shaped systems of social provision since their origins in the late nineteenth and early twentieth centuries. Programmes of social insurance, assistance, universal citizenship entitlement and public services in Europe, North America and later in Latin America, developed as a complex set of political responses to industrialization, urbanization, demographic changes, political mobilization of working classes and in some places, women's movements and democratic and bureaucratic development. These were built on a gender division of labour that was geared to a model of the worker with no caring responsibilities (i.e., motherhood, care-giving and domestic responsibilities). The traditional division of labour placed women in the care-giving, domestic role and men in the role of breadwinner. The perpetuation of women's dependent position lay in the inter-relationship between their position within marriage-based households and in the wage sphere. The legally enforced western "family wage" system complemented their economic subordination within the family as men's higher wages were justified in terms of their responsibility for the support of dependent or poorly paid wives and children.

European familial ideology influenced social welfare policy by legally formalizing and reinforcing the model of the male breadwinner with dependent wife and children. Beveridge explained this model of social policy in his vision of the post World War II welfare state: "In the next thirty years housewives as mothers have vital work to do ensuring the adequate continuance of the British race and British ideals in the world" (Beveridge 1942: 53). According to Pascall (1986), this model of gender roles led to a separate insurance class for "housewives, that is, married women of working age" (p.10), most of whom it was assumed would "make marriage their sole occupation" (p. 49). Beveridge advocated that the married women's benefits need not be "on the same scale as the solitary women, because among other things her home is provided for" (pp50) and married women would have "contributions made by the husband" (pp11).

Although some countries of Western Europe, the United States (and some Latin American countries) followed similar paths and time frames in terms of social security reform, it was only in the post-colonial era that many developing countries started to introduce welfare approaches targeted at women. Not surprisingly, the rationale underpinning the welfare efforts in many of these countries, particularly in Asia and Africa, derived from models based on those of their colonizers, including the idea of the family wage. There was a strong emphasis on women's roles as mothers, wives and would-be reproducers. The impact of Ester Boserup's book in 1970 lay in its shattering this myth and drawing attention to women's roles as farmers and economic actors in many parts of the developing world.

Rather, the most significant factor explaining women's exclusion from existing forms of social protection is their over-representation in the informal sector in most countries. Evidence indicates that a substantial proportion of female employment in developing countries is in the informal economy where they earn low incomes (see Chen et al. 1999; Sethuraman, 1998). This proportion is higher for women than men. Table 3 shows that in every country listed a larger proportion of women than men are employed in non-wage employment. As the majority of non-wage workers are found in the informal sector, this table is a useful proxy with which to gauge the size of the informal sector. Evidence is also emerging from transition economies that the informal sector is becoming increasingly important, especially for women retrenched from the formal labour force. (Moghadam, 1994: as cited in Mehra et al. 1999).

Furthermore, Sethuraman (1998) provides evidence that households headed by females tend to be poorer than those headed by males and they are more likely to be found in the informal sector (pp103-105).

Table 3: Distribution of men and women in non-wage employment

Country	Year	Men	Women	Income Level
Bolivia	1991	42	70	Middle
Cape Verde	1990	42	54	Middle
Egypt	1989	46	74	Low
El Salvador	1991	28	48	Middle
Ghana	1989	69	92	Low
Indonesia	1989	70	79	Middle
Korea, Republic of	1991	38	43	Middle
Pakistan	1992	66	77	Low
Peru	1988	84	95	Middle
Tanzania	1988	84	95	Low
Thailand	1989	71	76	Middle
Tunsia	1989	36	51	Middle
Turkey	1991	55	80	Middle

Source: Mehra et al (1999, pp542)

Further evidence highlighting the importance of women's informal sector work comes from Chen et al. (1999). They provide plentiful evidence suggesting that home-based work is an important source of employment throughout the world; that it is an important source of employment for women; and that home-based workers provide a significant share of the workforce in key industries (pp605-607).

Evidence from Egypt, Martinique, Mexico, and Zambia also suggests that women household heads seem to be over represented in the informal sector (Sethuranman, 1998). As well as work in the informal sector, many women find themselves in casual work (part-time or temporary) whereby they do not enter onto the formal books and have informal labour relations with their employers. This kind of informality means that a range of workers, including home-workers in the informal economy but also casual workers in both the formal and informal economy, are not eligible for certain social security and insurance programmes. The variability of incomes of informal sector versus formal-sector employees is substantial. In six cities in India in 1988, a quarter of those in informal employment reported variations in income of up to 50 per cent; and 17 per cent reported variations between 50 and 100 per cent (NIUA, 1991, pp137). Evidence from Bogota and Mexico indicates that vulnerability also arises due to formal sector competition.

Contrary to some of the literature that suggests that employment in the informal sector provides a stepping stone for migrants into the city until they are able to enter more secure forms of employment, Mehra et al. (1999), suggest that the reality for women is that employment in the

informal sector is not a transitory but a structural phenomenon. Their participation in this sector reflects long-term trends that illustrate “women’s lack of occupational mobility due to low education and skill levels; poverty, that limits women’s access to product and factor markets; and more recently, shifts in employer preferences resulting in the informalization and semi-formalization of labour” (pp542). Of course, other factors related to the gender-specific constraints, noted earlier, are also at play.

Thus the first source of women’s greater vulnerability as workers can be traced to their location within labour market hierarchies in the least protected areas. A first and obvious route for improving their access to social protection within the labour market would be to ensure sufficiently broad-based economic growth (Guhan’s promotional approach), to “float” those in the bottom strata of the pyramid upwards into more protected forms of employment. However, this is also the most challenging route. It can, at best, be regarded as a long-run solution, unlikely to be within the fiat of any single government, with or without the assistance of international agencies like the ILO.

A second route would be to extend forms of social protection to those in the unprotected sector. This route faces two challenges: financing this extension and making it “fit”. The question of financing is beyond the scope of this paper; clearly, a variety of options could be explored, including tax-based contributions and transfers; individual or shared contributions by employers; resort to market provision; public-private provision and so on.

This paper concentrates on the issue of “fit”: to what extent can social protection measures be made gender-sensitive? To answer this question, it is necessary to consider in greater detail the particular forms of vulnerabilities women face as workers and as women and to what extent these can be captured by the extension of existing forms of provision. There is a need to learn from innovative schemes on the ground to make provision more responsive to women’s needs and capabilities. Bearing in mind the distinction between the different categories of constraints that women face as women, and considering the situation of women workers, it is necessary to distinguish between those constraints that women experience by virtue of their gender and those that apply to both men and women workers, but may be exacerbated by gender. The first relate to women as women and can be summarized within a life-cycle framework. They reflect certain biological factors (such as pregnancy, child birth and breastfeeding, sexuality) socially-ascribed roles and responsibilities (care of children and family; “secondary earner” status) and marital status. The second set of constraints are likely to be experienced by both women and men as workers but may be exacerbated for women by various forms of inequality as well as by imposed gender constraints. Each is discussed in turn.

1.4.1 Gender-specific constraints: Women as women in the labour market

For all workers, their family circumstances, stage in life-cycle and state of physical well-being will affect whether and what kind of social protection they need. However, this is likely to impinge far more on women than men workers because of differences in both their biological and social roles in the reproduction and care of the family and because women tend to be more “socially-embedded” within the family; in other words, their behaviour is more closely governed by familial norms and ideologies. When these vulnerabilities are combined with various forms of gender-intensified inequality (such as education, access to capital, training, marketing outlets, etc.), other aspects of women’s life cycle status (such as widowhood, divorce and so on) also

become relevant in defining their experience as employed or self-employed workers. Table 4 provides an illustration of various risks and vulnerabilities that may be differentially associated with various stages in a person's lifecycle.

When we consider the range of other influencing factors such as the structure of the household a person finds themselves in (multi-generational and extended, or nuclear; multiple children or no children), then vulnerabilities associated with particular "life events" become much more nuanced and complex. Pregnancy clearly imposes its own constraints on women to carry out their normal tasks, although most poor women take very little time out from their usual routine when pregnant. A very high level of miscarriages for women whose second trimester coincides with the busy agricultural season in rural Gambia is one example of the costs of such constraints. The presence of very young children, however, is likely to keep women at home or working from home: there is a marked decline in labour force participation in most countries with the birth of the first child. As far as somewhat older children are concerned, it is very often girls that are withdrawn from school, if mothers go out to work, in order to take care of younger siblings or share the domestic chores. Boys who drop out of school are much more likely to be at work or in the streets. Clearly there is a set of social protection issues here relating to women's needs and constraints as mothers. The provision of child-care facilities at work or within the community remains one of the most widespread demands of women workers, particularly in urban areas, where social networks may be less well developed.

The issue of households headed by females, particularly when it is characterized by the absence of any male economic support, is another moment of potential vulnerability in women's lives in those societies where women have restricted options in the labour market. These households are often characterized by higher levels of child labour as well as higher dependency ratios than others. Data shows that not only does the incidence of female-headed households in the world vary considerably but their association with poverty also varies by region. This suggests the targeting of female-headed households through various forms of social insurance or safety net measures but also ascertains the extent to which they do indeed constitute a vulnerable category.

Sexual harassment in the workplace, by employers or contractors, is another source of vulnerability for women. It may lead to high rates of turnover and hence instability of income flows, or a demeaning acceptance of harassment in the face of restricted options. This is an area where, along with legislation, social action by trade unions and women's organizations and legal literacy programmes have an important role to play.

In summary, women are often in a disadvantaged position in the labour market as their relation to the formal labour market is determined by the gender division of labour at home and in the market-place, where they undertake a very large share of unpaid caring work. This unequal division of domestic work between men and women translates into women being less able to take up or remain in full-time employment. It affects the type of work they can undertake and the number of years they can stay in employment covered by social security. It often has an adverse effect on their real earnings and earnings potential (due to gender perceptions of employers), on their ability to attain and pursue training, and on their prospects for professional advancement.

Table 4: Risks and vulnerabilities within the life-cycle.

Stages/events in Life cycle	Associated vulnerabilities	Possible events that could trigger associated vulnerabilities	
Children	Lack of access to education	Domestic income-earning responsibilities due to low household income or death of a parent	
	Double burden of occupation and schooling	Care-giving responsibilities to other siblings	
	Child labour outside the home	Pressure from family due to low household income	
	Low productivity and fewer opportunities over the long-term		
Adolescents	Early withdrawal from school, especially girls	Societal norms	
	Double burden of occupation and schooling	Same as reasons given above	
	Entry into high-risk employment categories, prostitution, etc.		
Adults	Unmarried	Lack of access to income or means of physical support	Unemployment; death of parents or other family members;
		Sexual harassment in the work place	
		Restricted access to labour market	Societal norms; pregnancy; motherhood
	Marriage	Extra burden of care-giving for additional family members which may lead to loss of employment	Societal norms
		Multiple vulnerabilities due to death of spouse and/or main breadwinner	
		Various extra social expenses	
		Loss of employment	
	Parenthood	Livelihood insecurity; severe income insecurity and reduction of social ties	Those relating to marriage, burials, rituals, etc. Pregnancy
		Divorce	Stigmatisation
			Income insecurity Double burden of family and income generation
Widowhood			
Old people			
Widowhood	Same as above		

Unlike in developing countries where the shift in responsibility and care for children and other dependants to institutions other than the family has been very slow, in developed countries over the last 30 years, some considerable steps have been taken in this regard. For instance, in France and Scandinavia public institutions have increasingly taken on this role; in Canada and the United States, care is largely provided by market institutions, and supported with tax credits and some state subsidies. (For further details of changes in industrialized countries, see Orloff 2000). However, in developing countries this shift has not occurred.

Another reason why the need for social protection measures which address women workers' needs have been slow to emerge in low-income countries is the persistent belief by employers and the state that women's role as breadwinners is a secondary one. Belief in this norm is enmeshed within another ideal (that of the predominance of the supportive and protective extended family structure). Existing systems of social protection in many countries reflect the assumption that women will gain access to social protection through extended family structures; pivoting on their relationship to either a husband or a father. Although extended families and kinship ties clearly remain an important social arrangement for the social protection of vulnerable people, evidence suggests that in many areas of the developing world this form of protection is becoming increasingly inadequate. Moreover, even in cases where familial protection is adequate, there is no reason why this should indicate an "ideal" situation as invariably it implies that women in the family are heavily burdened with care-giving and less able to seek paid employment.

1.4.2 Gender-intensified constraints: Women as workers in the labour market

All workers face certain risks of income loss and livelihood instability, which reflect their conditions of work and seasonal vulnerabilities. This is particularly the case with workers in the more informal end of the labour market hierarchy. There are a number of reasons why this is the case.

From the demand side:

- (i) Due to the instability in their income patterns, many workers outside the formal sector are unable or unwilling to contribute a relatively high percentage of their incomes to finance social security benefits on a regular basis that do not necessarily meet their priority needs. For instance, informal sector and casual workers may not want to save for retirement since, even if they reach retirement, they bank on support from their children. For many of these people, the money potentially contributed to retirement or life insurance plans could be better spent building up a current asset base, such as investment in land and housing. Many informal sector workers "are psychologically engrossed in their problems of immediate survival to such an extent that any concern or motivation to provide for a distant eventuality gets almost obliterated" (Singh, 1994 cited in van Ginneken). Due to their instability in income, many of these workers live in a state of precarious poverty, where a fluctuation in their livelihood strategy can have extreme and negative ramifications. Fluctuations can be caused by natural and political calamities, health and family breakdown, sudden large expenditures or loss of earning potential. As women are disproportionately represented in these jobs, attention must be given to what women are willing to pay for in terms of social security and what they would like to see in a social security package.

-
- (ii) Many workers may not be familiar with and distrust the way in which the statutory social security scheme is managed. Often, lack of information and unawareness of social security provisions will mean that people will not be interested in coverage. The amount of bureaucratic obligations associated with registration under a statutory social security scheme can be a daunting prospect for employers and workers alike.

From the supply side:

- (i) As the contributory capacity of informal-sector and casual workers is low, irregular and unreliable when compared to formal sector workers, employers are unlikely to offer social insurance protection as it requires a shared contribution from the employer.
- (ii) It is impossible for the state to determine the income of informal sector workers (moral hazard problem).
- (iii) As van Ginneken (1999) points out, most statutory social insurance schemes in developing countries have adopted a very cautious approach to extension and coverage beyond the formal sector. Reasons for this are primarily administrative: it is argued that social insurance schemes should adopt a gradual extension of coverage in keeping with the limited administrative capacity of the system. This often results in the exclusion of the self-employed, family workers, domestic employees, casual workers and even workers in regular employment.
- (iv) The extension of social protection schemes is often hampered by “administrative bottlenecks.” For instance, changing legislation can be a slow process. Also, the volume of administrative tasks associated with the operation of a social security scheme, which requires the maintenance and updating of accurate records, is often a drawback to rapid and efficient extension (van Ginneken, pp13).

All these factors leave workers in this sector with far less protection elsewhere and open to various kinds of risks and threats. The reason why women workers may be more vulnerable reflects a number of factors. First, it reflects precisely where they are located in the informal sector. As noted earlier, the informal sector is not homogeneous; it consists of manufacturing, trade and services as well as some transport and construction activities. It also has its own hierarchies. The production function of informal-sector enterprises are likely to vary in terms of the labour to capital ratio, skills requirements, seasonality of different works, extent of regulation by the government and nature of contract. Lund and Srinivas (2000) argue that a gender analysis of the labour market, including the informal labour market, should take account of the following characteristics of sectors or sub-sectors:

- ◆ the gender concentration of the type of work,
- ◆ to what extent is the work skills-oriented with potential growth opportunities,
- ◆ the extent of fragmentation in supply and production chains,
- ◆ the effect of seasonality on different types of work, and
- ◆ the extent to which the sector is within government control and regulation (pp33).

A second set of factors which would exacerbate women’s vulnerability as workers relates to the more restricted options they have to fall back on in times of need. For instance, work-related risks relate to events such as fire, accident, occupational health hazards,

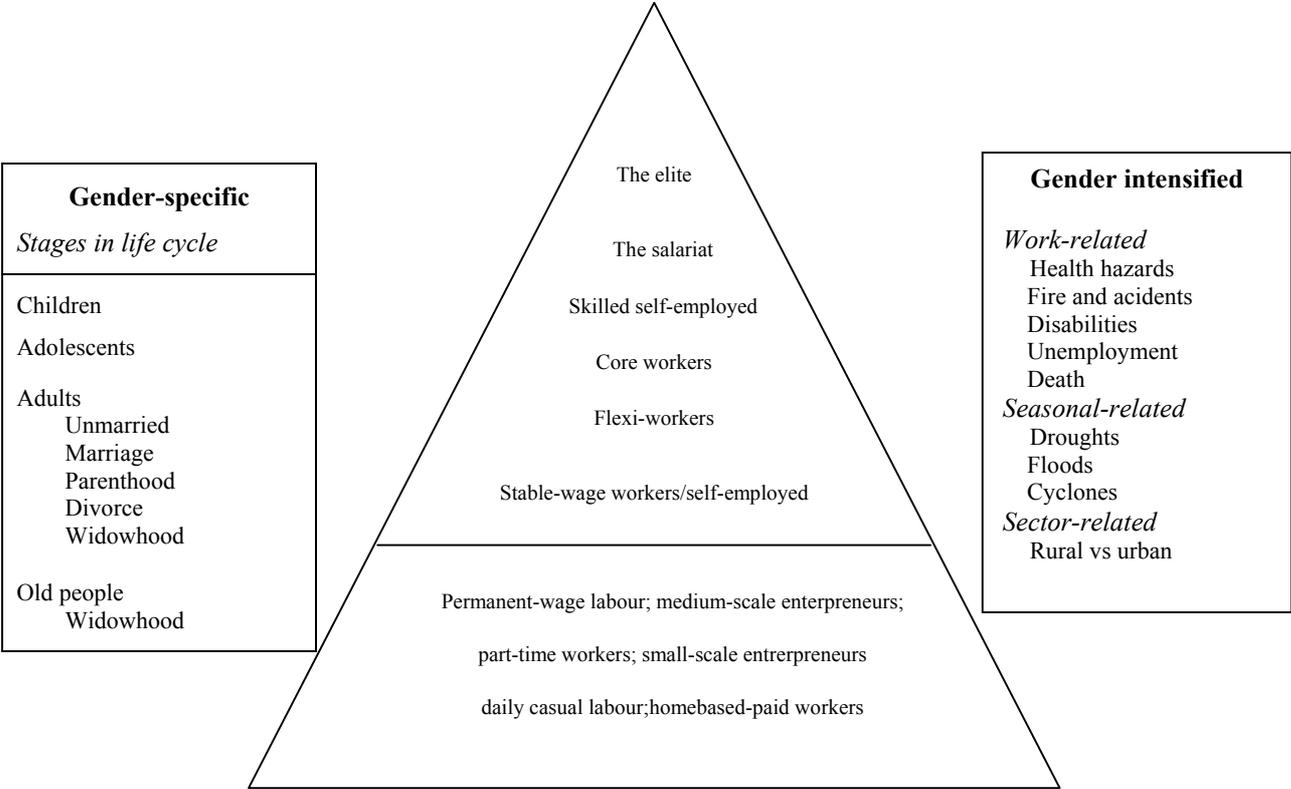
redundancies, seasonal risks and “invisible location risks”. Occupational hazards related to accidents and fire are likely to be greater in certain sections of the informal and “flexible” economy, where women are predominant. Seasonal risks can be associated with seasonal fluctuations in demand for employment as well as risks related to nature, such as droughts, floods and fire.

Finally, a third set relates to the nature of social protection measures available in lower-income countries. The bulk of the populations of these countries is located in rural and peri-urban as opposed to urban areas. Due to the reliance on the western family wage model, high emphasis is placed on the security of families of male wage earners who are predominantly located in capital cities and main urban areas. Often these programmes are oblivious to more indigenous forms of conjugality, such as common-law marriage in many Latin American countries, and the practice of polygamy in some African countries. Also social insurance schemes usually cover only the employed population, explicitly excluding workers in agriculture, domestic workers, and those outside the formal labour market. As Moghadam (1993) states, “In developing countries, social security programmes cover a relatively small part of the population, are uneven in their scope and are especially problematic in their coverage of women” (pp5).

1.5. Conclusion: Linking forms of disadvantage

This section has established why it is crucial for policy makers to deal with questions of social protection, especially for those workers who are located at the lower end of the labour pyramid. It has sought to bring together various forms of constraints that make women workers vulnerable, both as women and as workers. This is summarized in Figure 3, which illustrates some of the key factors that influence how the various vulnerabilities previously discussed relate to labour market segmentation, and thus the extent of detachment from formal systems of social protection. We know that an increasing casualization and feminization of the labour market means that women are disproportionately located at the bottom of the pyramid – among flexi-workers – where links to systems of social protection are the weakest. Life-cycle events have gender consequences that are intimately related to women’s position within the labour market. These events can be both a consequence and cause of the labour-market strata in which a woman worker would be found. For instance, motherhood within a poor family may establish that the mother can only find work within the flexi-worker strata as from the demand side she appreciates the flexible hours of work due to the competing claims of maternity care. On the supply side, employers are less likely to take mothers on in “permanent and secure positions due to multiple factors (discussed above). Thus, life-cycle events combine with labour market position to compound gender-specific vulnerabilities. Similarly, gender-neutral vulnerabilities may impact women more due to the location of women in the labour market.

Figure 3: Linking labour pyramids: Gender-specific vulnerabilities across the life cycle and gender-intensified disadvantage in the labour market



It is thought that female exclusion from systems of social protection is due to three main factors:

- ◆ an increasing casualization and feminization of the labour force;
- ◆ life-cycle events that impact women more severely than men in terms of their social protections; and
- ◆ gender-neutral effects that also are able to more severely impact women.

Adapting the idea of a hierarchy of social-protected labour, the extent that gender-related vulnerabilities are experienced is intimately related to the location in which women workers find themselves in the labour market, to the specific constraints which they experience as women and to gender biases in the institutional environment. Thus, attempts to extend social protection must first analyse the composition of the labour market within any one country and its relation to social protection. The following section moves to a more practical level by providing an overview of specific systems of social security and social assistance, drawing attention to the gender design and impact of each type of programme.

2. Review and analysis of various measures of social protection

Most developed countries have government-operated or -supported programmes to provide all or some of the following:

- ◆ old-age pensions;
- ◆ unemployment benefit;
- ◆ family income support;
- ◆ facilities for the infirm and disabled; and
- ◆ education and health services.

The situation in developing countries, however, is very different. Midgley (1984) reports that in developing countries unemployment insurance and state pensions rarely cover more than a minority of people. Health care is often thinly and sporadically provided, education is typically limited to primary school and assistance for the infirm and disabled is usually negligible (Halstead et al. 1985; Caldwell 1986.). As mentioned in Chapter One, the reasons for these differences in the level and coverage of state provision of social security come from both demand and supply sides – the main reason being the acute resource constraints in developing countries. In developed countries the term “social security” is associated with specific public programmes of social insurance, social assistance and redistribution. In developing countries the majority of the poor and vulnerable groups obtain livelihood security through informal mechanisms, often operating at the community and family levels.

The fact that the nature, coverage and effectiveness of provision of social protection is so different between developed and developing countries, suggests that the analysis of social security should not be confined to state-supported programmes. Instead, given the broad conceptualization of social protection taken in this paper, the subsequent scope of instruments and programmes that are used to achieve social protection targets in developing countries can be very wide. Social security provision is taking social action for the removal or reduction of deprivation or vulnerability. The term “social security” is thus viewed as a measure of success in meeting this objective. This objective can be met by a variety of institutions and social actors, such as families and local solidarity networks, institutions of civil society, enterprises and commercial markets, as well as public institutions.

The first part of this chapter reviews the variety of ways in which social protection can be delivered *directly* through both informal and formal mechanisms. The former includes a discussion of national and international legislation and formal procedures that aim specifically at providing social protection for women. Specific social security schemes that are traditionally categorized according to their objective functions: *social assistance* and *social insurance* will be reviewed. Subsumed under each of these are a variety of programmes by which these objectives are achieved – that is, through targeting, and food-for-work programmes, etc. Some of these programmes will be analysed with respect to their coverage, implementation and impact using a gender-lens, and choosing specific examples in order to draw some conclusions concerning the relative exclusion of women from participation in them.. Notions of programme targeting, stigmatization and programme impacts will also be discussed. The emphasis is on social

protection strategies as facilitating prevention of and protection from risk, for women in the informal economy.

2.1 Social protection through institutions outside the state

2.1.1 Social security in traditional societies: Patronage and community

The vast majority of the population in low-income countries is not covered by any formal social protection, but relies heavily on individual, household and community-level arrangements for risk management and protection from severe poverty. Intra-household and inter-household transfers between related or neighbouring individuals constitute a basic and important form of social security in developing countries. To a large extent the family or community substitutes for the functions of formal institutions in developed countries. Evidence that individuals and families in poor countries can smooth consumption in the face of income fluctuations despite their low income and lack of access to public funds is widespread. For instance, in rural China, India and sub-Saharan Africa, the extended family remains the principal source of support for life-cycle contingencies such as old age. In Kerala, risk-pooling takes the form of interest-free consumption loans among households. In some Muslim countries charitable provision by religious groups can be of great importance for health, education and for the alleviation of destitution (see Qureshi 1985). At the community level, there can be quite sophisticated survival strategies equivalent to social security coverage. These are common in communities centred on high-risk occupations such as traditional fishing communities where incomes are subject to daily variations. All these informal transfers have been shown to serve the purposes of risk mitigation, insurance against income shortfalls, help during illness and support for the elderly (see chapter 4, Ehtisham, 1991).

Evidence suggests that many of these informal social security mechanisms can be efficient in ensuring a minimum level of survival. Cox and Jimenez find that private transfers are significant, help smooth consumption, and are directed to a range of vulnerable groups. What is the rationale then for external intervention in the provision of social protection? Arguments highlighting the supply efficiency of informal social security and in favour of minimizing state provision typically point to the ability of related and proximate individuals to overcome the moral hazard and adverse selection problems associated with formal insurance schemes. There are two main reasons that external intervention is required to support or at times replace these informal mechanisms. First, covariate shocks such as drought, imply that members of a household or community will tend to be affected by adverse phenomena at the same time, which places severe constraints on the effectiveness of social-security provision at the family level (see Rosenzweig 1988, in Burgess and Stern, pp60-61).⁹ A second argument for making the provision more distant from the individual concerns the stigma attached to an application for help. It may be easier for the individual to go to an anonymous body rather than to a local group.

A third argument which is gender-specific can be made as to why social provisioning should be moved out of the family sphere. There is an inherent gender-bias in informal systems of SS provisioning. In most poorer countries the burden of informal social security provisioning provided by extended families falls heavily and disproportionately on women, particularly in the

⁹ Burgess and Stern point out that insurance is most efficiently supplied if the income of the person being insured is not positively correlated with the income of those providing the insurance – that is, it is necessary to reduce covariate shocks.

case of care of the elderly and children. Thus, external provision would help to alleviate the disproportionate role that women assume in informal social protection.

2.2 Social protection and the state

One of the primary objectives of formal social security when initially conceptualized was to alleviate poverty and to provide an alternative to charity and the Poor Laws without their stigma (Beveridge 1942). Complementary objectives include the guarantee of minimum living standards and the replacement of income in times of adversity. Yet other objectives have been mentioned in the literature, such as consumption smoothing, equity enhancing, redistribution and risk reduction. The variety of objectives implies that social security can and has taken on different forms. As briefly discussed in chapter one, traditionally, social security schemes are initially implemented in the main capital city and other larger ones, and cover urban workers. Over time the schemes can spread to cover other areas and categories of citizens. Historically, benefits were based on a combination of both employer and employee contributions and even now this is generally the case. Thus, informal sector workers, part-time and homeworkers, the unemployed and casual labour (all categories of which are predominantly characterized by female labour) are not covered by these schemes. In view of the fact that those excluded from traditional social security schemes are disproportionately female, at the most general level, social security coverage can be seen as incorporating gender bias.

2.2.1 Social security legislation

One way to help to provide social protection to women is through national and international law. Equal treatment for men and women has been one of the preoccupations of the major international organizations ever since their foundation. The first provisions concerning the protection of women appeared towards the end of the nineteenth and beginning of the twentieth century. In 1919, the International Labour Conference adopted the Maternity Protection Convention, which dealt with the employment of women before and after confinement. Since then, the need to protect the health of women workers at the time of childbirth, to safeguard their employment and to shelter them from material worries has been recognized in the constitutions of a considerable number of countries (as it was in the 1948 Universal Declaration of Human Rights).

Brocas, Cailloux and Oget (1990) show that increasingly since the 1940s, legislation has been passed for women in formal sector employment. Specifically, international labour standards have become more attuned over the years to calling for an end to discrimination against women in social security schemes, as in the Declaration on the Equality of Women and the World Plan Action to guide the implementation of the objectives of the International Women's Year for the period 1976-85).¹⁰ Other important events that led to changes in international legislation to protect women workers' rights include the World Conference of the UN Decade for Women held in Copenhagen in 1980; the ILO Medium-term Plan for the period 1982-1987 (specific attention being given to economically-active women), and the 1985 Nairobi Women's conference. The adoption of specific ILO standards for the protection of women workers rights are detailed in (Brocas et al. pp58-60). In keeping with the international changes during the 1970s and 1980s there is substantial evidence that a number of countries extended the coverage offered by their

¹⁰ United Nations: *Report of the World Conference of the International Women's Year*, Mexico City, 19 June-2 July 1975 (New York, 1976).

statutory social security systems. For instance in Greece, old-age protection was extended to women working in agriculture in 1982, and in Tunisia the social security scheme for wage-earners in agriculture was extended to cover small-farmers and the self employed in 1982. (For many more examples see ((Brocas et al. pp26-29).

Despite this extensive evidence, the problem is that most formal legislative changes are only able to deal with informal sector female workers at a very theoretical level. Formal policies and legislation typically apply only to those persons engaged in formal, regular employment. In most countries, social legislation still makes little allowances for the atypical forms of paid work where large numbers of women are often employed. In reality, in terms of the practical protection received, legislation concerning social protection has little impact on the rural poor, especially women. Thus, legislative provisions for social protection are often implicitly gender biased in the sense that they do not adequately serve the informal sector where women are over represented.

Razavi et al. (1995) are more critical in their evaluation of labour standards legislation. They argue that in heavily regulated labour markets, women have frequently been at a disadvantage due to “paternalistic” labour standards. Furthermore, they argue that gender biases are historically embedded in some labour standards, which are at times the direct outcome of trade union strategies and the systematic exclusion of women’s voices from corporatist arrangements. Other theories put forward argue that various forms of protective legislation, restrictions on child labour and the demands of unions concerning the “family wage” in the nineteenth century industrialized countries, has helped create the contemporary gender-based division of labour between women’s unpaid domestic labour and men’s paid labour activities.

Razavi et al. argue that it is important to move beyond legal provisions when trying to devise suitable and innovative arrangements for the regulation of labour markets that will be able to off-set gender-biases. When thinking about legislation as a means for extending social protection to the informal sector, women programme designers must be aware of the above criticisms of current regulations. They must also appreciate that “the extent to which labour market regulation can meet the specific demands of women workers will vary enormously according to a number of factors – including the institutional arrangements through which women workers hope to have their demands heard” (pp13).

2.2.2 Social insurance

Social insurance is “social security that is financed by contributions and is based on the insurance principle. The essence of insurance is understood to be the elimination of the risk of loss for the individual or household, by combining a larger number of similarly exposed individuals or households into a common fund that makes good the loss caused to any one member” (van Ginneken, 1999, pp6). Social insurance contributions may be earnings-related or flat rate and, under many statutory schemes the contribution from the employee is matched by an obligatory contribution from the employer and/or the state. Social insurance and crop insurance relate to the risks associated with an unexpected fall in income, whereas health insurance caters for unexpected increases in expenditure.

In the developed world, social insurance takes the form of that described above – statutory programmes financed by contributions from insured members. The way in which these

programmes operate varies by country. Employment-based social insurance schemes provide coverage against unemployment, illness, disability and old age. In developing countries the situation is very different due mainly to the fact that the majority of the labour force is not involved in permanent wage labour in the formal sector. Where insurance schemes have been implemented in low-income countries, evidence identifies several similarities in the provision of social security (van Ginneken, 1999). Firstly, civil servants are usually covered separately by the government, which sometimes pays all the contributions (in the case of pensions) or provides services, such as health, free of charge. Secondly, all other formal-sector workers are often covered for old age, survivors, disability pensions and medical-cost insurance. Typically all these workers are provided for under one “umbrella “ scheme, with financing being provided from employers’ and workers’ contributions and sometimes with top-up government subsidies. In developing countries social insurance often targets poor and vulnerable groups who are unable to access private insurance markets and thus programmes have an inherent element of redistribution in them.

As discussed at length in chapter 1, social protection (specifically statutory social insurance schemes), is typically limited to the formal organized labour force. This is because the premiums are often beyond the reach of most people working informally due to irregular wages with the consequent inability to make continuous, regular contributions. “Replacement wages” are extremely difficult to calculate for informal economy employees (see Norton et al.), and these employees are generally outside the web of routine state surveillance and regulation. Further, in developing countries where they exist, they are limited to large cities. For instance, although over 92 per cent of the workforce (and 96 per cent of women) in India are active in the unorganized sector, social security is concentrated on the organized, formal sector. Subrahmanya (2000) reports that although 39.7 per cent of the population live below the poverty line and all of them subsisting in the unorganized sector, they are not covered by social security benefits. This sector is heavily dominated by women and it is clear that general exclusion from social protection for women exists.

Evidence presented in chapter one shows that the informal sector, home workers and casual labour are dominated by women, who are excluded from social security schemes and must find innovative ways for minimizing livelihood risk. Several ways in which the state could expand social insurance to informal workers are by:

- ◆ removal of legal restrictions on scheme membership,
- ◆ streamlining administrative structures and procedures,
- ◆ improving record-keeping and accounting, and
- ◆ information dissemination about the scheme.

However, the main method by which social insurance coverage has been extended to poor people (especially women workers in developing countries), has usually been through the promotion of voluntary insurance associations (reviewed in chapter 3).

Treating the rural poor as an undifferentiated group, is a mistake made by many social protection programmes. As a general principle it is essential to remember that “the poor” encompass a heterogeneous array of individuals and groups of individuals, who have different problems and differential access to resources. Social security programmes and their design need

to be tailored to reflect the resources of different categories of poor people and their priorities and preferences. Formal and conventional social security programmes hold little appeal to the majority of poor groups who live and work outside the formal sector. The priorities of the informal sector can be substantially different to those of the formal sector. Van Ginneken (1999) reports that the main priorities are to improve the cost-effectiveness of health care expenditure; to obtain assistance with the cost of a death (funeral expenses); to smooth expenditure on basic education and to obtain provision of maternity and childcare benefits. This section emphasizes less formal programmes that have been implemented, which provide risk minimizing and social protection strategies to poor women.

2.2.3 Social assistance

Social assistance encompasses all forms of public action (governmental or non-governmental), which are designed to transfer resources to groups deemed eligible due to deprivation, or in exceptional cases some form of entitlement with a moral justification such as war veterans (Norton et al.). These are usually tax-financed benefits, in cash or kind, which are funded out of the state budget, without the requirement that the recipient has made a prior contribution. These benefits are mostly provided on the basis of a means or income test, however they also include universal benefits such as disability benefits, or single-parent benefits that are tax-based but do not use a means test to determine eligibility. These categories of people in need of social protection usually cannot be reached through labour or other market mechanisms, because due to poverty constraints they are unable to purchase insurance, or insurance providers will not cover them. Provision of social assistance requires the use of explicit targeting mechanisms for specific groups.

Many social assistance programmes are premised on assumptions similar to those underlying the economist's model of the unitary household (the assumption that resources are pooled equally within the household). A large number of studies from various disciplines in both developed and developing countries indicates that income is not always pooled in this manner, and where it is, there are intricate intra-family dynamics that determine the distribution of income between members. A consequence of this is that differential control of income translates into different patterns of expenditures. For instance, case studies reveal that men spend more of the income under their own control on consumables such as, alcohol, cigarettes and status goods, whereas women are more likely to purchase goods for children and general household consumption. Evidence supporting these observations is wide. Hoddinott and Haddad (1997) find that when the share of cash income received by wives in Cote d'Ivoire is increased, the share of household expenditure on food rises and the share spent on alcohol and cigarettes falls. Thomas (1990, 1995) reports similar findings in a study of increased non-labour income in the hands of Brazilian women. These findings appear to be supported by Zgovu et al.(1998), whose survey of cash-for-work participants in Malawi's Social Action Fund found that women were more likely to request payment in food than men, who favoured cash. (Devereux 1999: pp49) found similar gender-differentiated preferences.

The commonly held assumption that has evolved from the above studies (that men are likely to squander cash transfers on non-essentials) has meant that donors are more likely to provide food and other in-kind transfers rather than cash. Evidence analysing the relative impact of cash versus food transfers on intra-family welfare is scarce. Clearly if men are more likely to squander cash, then in-kind transfers may be an improvement in terms of trickle-down for

women, and may be sold or exchanged for other commodities instead of being consumed by the household. Also, many programmes that distribute in-kind transfers to the rural poor work on the simplifying assumption that transfers are pooled within the household. More studies need to be undertaken to assess the impact of these programmes by understanding the contextual intricacies of intra-household bargaining and the influence this has on distribution mechanisms for different groups of the rural poor. Further, Devereux (2001) points out that evaluations of public works programmes in Malawi have found that participants' preferred mode of payment varies; seasonally, geographically, and by gender. A fully responsive public works programme would provide various modes of payments to various groups of individuals at different times of the year such as cash-for-work after harvest, inputs-for-work in the planting season, and food-for-work in the hungry season.

2.2.4 Employment support and public works programmes as a safety net

Many poor people depend to a large extent on meeting consumption needs through wage employment, therefore one way of protecting their livelihoods is through targeted employment on state projects. India is one country that has used public works as a tool for social protection for centuries. Public works schemes have two goals: to provide benefits (cash or food) to the poor while simultaneously developing infrastructure, which will promote economic and social development and are more effective than other forms of prevention and protection in reaching the poorest. Evidence from India shows that these schemes have been more effective than either the public distribution system or the subsidized provision of credit. In Bangladesh, an evaluation of the three main food-based safety net programmes found that Food for Work and Vulnerable Group Development programmes appeared to be most successful at targeting the poor who made up 74 per cent and 93 per cent of their beneficiaries respectively. Food for Education had the highest leakage costs. At least a third of its households came from above the poverty line.

Public works programmes are considered to be effective in reaching the poor because they are self-targeting: no attempt is made to define who is eligible but the programme is designed in such a way as to ensure it is mainly the poor and vulnerable who benefit. However, public works programmes do raise questions about the *terms* on which public assistance is provided to the poor. In fact, in some cases, it is so strong because of the social stigma attached to participation, which is largely borne by those who are the most vulnerable and excluded in society. To that extent, it could be argued that while such programmes may have lower administration costs than other targeted programmes they have higher social costs for their intended beneficiaries. However, debates on this issue suggest that stigma can be reduced, though not completely eliminated, through some degree of sensitivity in the design of public works.

Vasavi's study of famine relief efforts in rural Karnataka offers a historical perspective on this. She notes how early colonial efforts to provide famine relief in the wake of successive droughts failed to achieve the kind of participation they had hoped for because these efforts were designed without due attention to local values. They required those suffering from food deficits to present themselves at feeding centres some distance away from their villages where they were provided with cooked food.

Norton et al. make the point that, "as with all policies which are oriented towards multiple goals, policy-makers need to be explicit in their recognition that it is impossible to

optimize both goals simultaneously. Policy makers, therefore, need to decide which is the primary goal, and which is the subsidiary” (pp44). The implications that traditional public works programmes have for both women and men will be discussed below in relation to specific types of programmes.

2.2.5 Social funds

Social funds represent a modern form of social protection through public works and have established themselves as important forms of social protection in many areas of the developing world. Social funds are “new forms of safety nets [which] have been in part a response to the large demand for social protection over the last decade as a consequence of widespread economic restructuring, and in part a response to disenchantment with the conventional forms of state-provided social protection” (Reddy 1998: pp4). In terms of the two-pronged conceptualization of social protection that was presented in chapter one, social funds characterize the second prong. They are not simply a technical response that enables provisioning in the face of adverse shocks, rather, they locate social protection in the realm of the broader issues of poverty and social exclusion. Thus social funds fulfil a social protection function according to a more holistic definition of social protection.

Social funds were initially conceived to provide temporary low-wage employment on small-scale social and economic infrastructure projects under conditions of structural adjustment, such as the building of clinics, schools, roads and irrigation canals. The original focus was that of a public works programme where the “community” would identify which works should be supported according to local priorities. The main goal was social protection through employment generation. Since being initially conceived, social funds have widened out to include a more diverse number of programmes that support investments in productive goods such as community-owned farm equipment or food storage facilities and micro-financing operations. Jorgensen and Domelen define social funds as “agencies that finance projects in several sectors targeted to benefit a country’s poor and vulnerable groups based on a participatory manner of demand generated by local groups and screened against a set of eligibility criteria.” From this definition the following aspects can be seen as central to a social fund approach to social protection.

- ◆ They are focused explicitly on poor and vulnerable groups.
- ◆ They are “demand-driven”, where the local community identifies the priority areas for funds.
- ◆ Eligibility criteria are established and implemented according to some method of targeting.

Other important aspects of social funds are as follows.

- ◆ The project agency is typically outside the established administrative structure of line ministries.
- ◆ They are decentralized, and partially privatized, in that design and implementation are delegated to local actors.
- ◆ Local ownership is important as a contribution to implementation (through labour, materials or cash).

The general efficacy of social funds as an instrument of social protection for women can be judged according to the usual targeting criteria. They may fail in two respects:

- ◆ Through direct failure where women are targeted but no impact is made. There may also be a failure to identify the needs of women when the project is conceptualized either due to their lack of voice in identifying the priorities or due to existing cultural barriers
- ◆ Through the mistaken assumption that targeting families will indirectly benefit women due to their status as a family member. However, income transfer and intra-family bargaining mean that income is not equally distributed between family members.

Stewart and van der Geest (1994) provide an evaluation on the targeting and output efficiency of a range of social funds in terms of E-errors (Excess benefit-errors) and F-errors (Failure-errors). E-errors arise where benefits reach beneficiaries who are not in need and hence not part of the “target” group. F-errors occur where needs remain unmet among the target group, because only some of the target population have been reached. Targeting efficiency of any scheme (with respect to either error), will depend on who the target group is. For instance, the target groups for a particular social fund may be the poor, or poor women, or unemployed household heads. Gender and location may be useful proxy indicators for poverty reduction in general, as typically there is a high correlation between these characteristics and the incidence of poverty.

Focusing specifically on the gender results, Stewart and van der Geest find wide evidence suggesting that women do not directly benefit from social funds aimed at general poverty reduction. Bolivia’s Emergency Social Fund (ESF) initiated in 1987, impacted primarily on prime age (20-65 years), married (71 per cent), and males (62 per cent) who were mostly the only income earners in the family. From the sample of project workers 93 per cent reported themselves as the head of the household and 90 per cent of their income came from the ESF wage. Only 1 per cent of ESF workers were female, being amongst the poorest women. The ESF targeting relied on the implicit assumption that income given to “the family” would trickle down to where it was most needed and to all members. The evaluation of this social fund indicates weak E-targeting and high F-errors, that is, a failure to target the poorest sections of the population.

In Chile, the Occupational Programme for Heads of Households (POJH), initiated in 1982, emerged in reaction to sharply increasing poverty in the early 1980s. This programme enrolled 102,800 workers in 1982 and rose to 222,900 at the height of the economic crisis. Over its lifetime (1982-1988), nearly three-quarters of the direct beneficiaries were male, most with a family and nearly half were of prime age. As in Bolivia’s ESF, evaluation of the total impact and coverage of POJH requires an evaluation of the assumption of distribution of income at household level.

Botswana’s job creation schemes in the late 1980s had multiple objectives. Some were directed at developing skills and trade opportunities for school leavers while others initiated labour-based relief public works programmes, which targeted rural households. The gender-bias in these programmes can only be assessed if data were available indicating the gender of school leavers and workers on public-works programmes. Evidence from other countries’ social fund

experiences such as Zimbabwe, also revealed bias with respect to gender, as indicated by the small involvement of women or female-headed households.

At the general level, many social fund programmes provide employment and income opportunities to families rather than individuals. Little account is taken of intra-family distribution, household bargaining and decision-making dynamics. An impact assessment of these social funds that takes into account only the number of families that have access to the fund, may mistakenly conclude that a certain social fund has had a beneficial impact on poverty alleviation. Intra-family and distribution dynamics must be taken into account when evaluating the impact of such programmes. Stewart et al. report that there is a strong “revealed” bias with respect to gender in many of the schemes. For instance in Bolivia’s ESF, less than one per cent of project expenditure was directly paid to female workers. In Zimbabwe’s Social Development Fund as well, the first batch of successful applicants were entirely male.

An interesting example of a case where women unintentionally benefited in a positive way from a social fund relative to men is Zambia’s structural adjustment programme (early 1990s), which included programmes to address the social cost of adjustment. The impact of the Programme for Urban Self-Help (PUSH) was disproportionately and positively felt by women and children, even though women had not been exclusively targeted. In 1991, PUSH succeeded in reaching poor urban women and through them delivered food to their children. In 1992, 95 per cent of about 3,000 Lusaka-based families were female headed. Stewart et al. report that the F-errors on this project were very large as it only impacted specific sections of the urban poor (women and children) and not the general urban poor as was originally intended.

2.3 Targeting: Gender bias

Moving from a specific analysis of the gender impact of social funds to a more general understanding of the gender bias in all social protection programmes requires an evaluation of the intricate ways in which targeting of a range of programmes involves gender bias in their objective, implementation and impact.

The basic idea motivating targeting programmes is that funds and assistance should be directed as much as possible towards those who need them most. Targeting has come to be seen as a major mechanism by which costs can be contained whilst still providing government assistance to those in need (World Bank 1986, 1988 in Burgess and Stern). This has frequently been contested by pointing to the cost of identifying the poor and the effects on incentives that typically accompany income-tested programmes. However, in the wake of structural adjustment during the 1990s, targeting has become a popular method for poverty reduction objectives in developing countries, as more and more countries have come under pressure to reduce expenditures. Targeting is a commonly used method for determining the eligibility of individual recipients for social assistance programmes and social funds. Policy makers in the 1990s hailed targeting as the panacea for poverty alleviation.

The success of targeted programmes is intimately linked to how successful the selection procedure is in excluding non-deserving individuals who try to obtain the benefit. This is made difficult by the fact that many welfare characteristics are not easily measurable. As targeting and the difficulties of targeting implementation have been well documented in other literature (see Besley and Kanbur, 1993), this paper will only analyse the general methods of targeting and their

specific impacts to highlight the exclusionary bias that these programmes often contain for women. Following Grosh (1995) and Besley and Kanbur (1993), targeting mechanisms can be grouped into two general categories:

- ◆ indicator targeting based on:
 - individual assessment of need (such as means testing), and
 - group characteristics as proxy indicators of need (such as, age, sex, and location).
- ◆ Self-targeting (where needy individuals select themselves).

These two categories are not exclusive in that two or more categories could be used to target a specific population. Location could be used as a first target, followed by self-targeting techniques within that location. Similarly, these categories are not exhaustive. For instance, Sharp identifies community-based targeting as a method where communities are directly involved in identifying beneficiaries, using eligibility criteria of their own making.¹¹

2.3.1 Indicator-targeting

Individual assessment

In theory, individual assessment is the most objective and accurate method of targeting; however, it is the most costly and difficult to implement in practice. Ideally, individual assessment is based on a measure of income or nutrition status (means-testing) and then each individual is provided social protection if their “income” is deemed inadequate. Moral hazard problems abound in this type of assessment as applicants have incentives to hide or under-report their actual income or nutrition status in order to obtain social protection benefits. Additionally, close monitoring is essential, thus increasing the cost of the provision (see Besley and Kanbur, 1993). Implementing social protection programmes that are available to “all” people at certain income levels brings informational and administrative difficulties. One way to make them successful is through targeting by use of proxy-indicators such as a household’s region or the age distribution of its members or the ethnicity of a category of people. A recent World Bank study uses geographical areas for targeting. Levels of education and ownership of land and other assets may also be used. As no indicator can be perfectly correlated with income, some leakage is bound to occur. The aim is to minimize this leakage while reaching the target groups.

Group targeting through proxy-indicators

One way of overcoming the incentive and cost problems related to individual assessment is by identifying common characteristics or vulnerable groups as proxy indicators. Clearly the indicators chosen should be tied to the target group and project objective. If targeting women is the objective of specific poverty reduction strategies, then group targeting is an obvious mechanism whereby the sex of the individual determines their eligibility for transfer. For instance, Devereux et al. (1996) report that during recent African droughts, governments and donors have utilized a number of geographic and demographic proxy indicators in order to target vulnerable groups. In Namibia in 1992 these groups included female-headed households and pregnant and lactating women. Similarly, Panama’s Emergency Social Fund (*Fondo de*

¹¹ For a discussion of community-based targeting, see Devereux, 2001.

Emergencia Social, or FES) includes social assistance programmes targeted at disadvantaged and abused women. The Grameen Bank of Bangladesh is another example where women specifically are targeted as credit recipients.

Obviously, “women” are not a homogenous category, thus to target rural poor women as opposed to all women faces similar targeting problems as with any other category of the population. In developing countries, however, it is likely that poor rural women face an additional problem in accessing transfers. The incentive effects of self-identification suggest that certain individuals might not participate in a finely targeted programme because of the cost to them in being subject to detailed assessment, filling out forms, and attending interviews. They also face the social stigma of participating in programmes meant specifically for the poor. If this is true in general, then for women in developing countries who have less access to education, higher illiteracy and fewer interactions with bureaucratic functionaries, the barriers to participating in social protection programmes for women are even higher than for men.

Targeting based on gender has the potential to equalize benefits received by men and women; however, whether targeting women is justifiable by relative “poverty-equalizing” standards is a contentious issue. Clay et al. report that in Ethiopia a policy decision to target female-headed households had been implemented accurately. Due to this policy, women received four times more food aid than male-headed households. “However, various indicators of food insecurity revealed that the sex of the household head was a poor proxy for need: female-headed households were no more likely to be food insecure than male-headed households” (Devereux, 2001, p. 5). Similarly, Devereux reports that an analysis of household income and expenditure in Uganda found no correlation between the sex of the household head and the probability of being poor. “Other studies in Africa and South Asia emphasise the distinction between *de jure* and *de facto* female-headed household, where the former (e.g. widows and abandoned mothers) are more likely to be poor than the latter (e.g. women whose husbands or sons are working elsewhere but supporting them with regular remittances” (pp5). Evidence supporting the assertion that female-headed households are more vulnerable than male-headed households is mixed. Great care must therefore be taken when using gender (and similarly other categories, such as the elderly) as a proxy for poverty.

2.3.2 Self-targeting

An alternative to universal targeting programmes is to design schemes where individuals select themselves through self-regulatory tests. The schemes can be designed to increase the probability that only the very poor, or a specific category of poor, will pass. Self-targeting is more efficient and cheaper than other methods of targeting as it avoids crude proxy measures and is able to overcome many of the moral hazard problems associated with individual assessment. Generally, programmes of this kind involve an agent, either making a non-monetary payment to receive an income transfer or receiving a payment in kind rather than in cash. The underlying principle is to raise the cost of accessing the resource relative to its benefit, either by lowering the value of the transfer or by raising the access costs. Two typical methods by which self-targeting is implemented are through workfare programmes or through low-cash or in-kind transfers. Under workfare schemes, the transfer comes with a work requirement and thus imposes significant access costs in terms of time, effort, opportunity costs of income foregone, and social stigma costs. This work requirement is likely to deter the non-poor from participating in such schemes.

Some methods of self-targeting, specifically those related to workfare programmes, present problems especially for women. The work requirement discriminates against labour-constrained households. As the nature of work in many public work programmes is heavy manual labour, the work-for-transfer requirement is especially problematic for female-headed households or households with few men. As Devereux (2001) points out, introducing gender quotas in an attempt to ensure that women benefit directly from income generation schemes and resource transfer, can have unintended negative consequences. For instance, public works programmes that target women may exacerbate their time poverty. As demonstrated in an extensive literature review of developing countries, women generally devote more time to productive activities than men. Productive activities include market production, home production and reproduction. Thus, targeting work programmes to women may in fact simply add to their relatively high workload and are likely to reduce their well being. However, Jackson and Palmer-Jones point out that in order to fully understand the intra-family division of labour, a distinction must be made between the burden of time and the burden of effort. A study of work intensity in rural Bangladesh suggests that issues relating to work intensity cannot be treated in isolation from other aspects of intra-household allocation. Attempts to alter the work intensity of activities undertaken by women without reference to intra-household allocative mechanisms can have a disastrous impact.

Public works programmes that include a heavy manual labour requirement may be a disadvantage for women. Jackson and Palmer-Jones (1998) report that long working days and excessive effort requirements are likely to exacerbate women's "time-famine" and have negative effects on their health and wellbeing. Jackson and Palmer-Jones point out that when thinking about women, poverty and employment, it is crucial to analyse the specific content and character of work that different policies of programme interventions may entail (especially in terms of the physical arduousness of the work). Social protection schemes that focus on employment, should not see labour as an abstract category, but rather as a physical experience. This is because evidence shows that women and men have different capacities for physical effort at different stages in their life cycles. Furthermore, the arduousness of labour relates not only to physical input but also to the social characteristics of work. An understanding of these characteristics is essential for designing successful social protection schemes.

Social stigma has often been used as a device for targeting. For instance, it could be argued that the social stigma around the "untouchables" caste in India facilitates group-targeting. Devereux (2001) reports that during the 1983-1984 African drought, food aid was provided in Kenya in the form of subsidized yellow maize – a less preferred staple grain that is often used as animal feed – in order to discourage the non-poor from accessing this resource transfer.

Devereux points out that while food-for-work is universally stigmatized as "poor person's work", these programmes have been used explicitly as a means of reaching poor women. Evidence that food-for-work is more stigmatizing than cash-for-work comes from Malawi's Social Action Fund (MASAF) public works programme (Devereux, 1999). In this programme men tend to dominate wage employment whereas women dominate on the food-for-work projects.

These examples remind us that the rules of intra-household allocation and the relative exclusion of women from many well-intentioned social assistance programmes are factors that are intimately related to the broader social and institutional contexts. When targeting the rural

poor as a general category, or poor rural women, attention must be explicitly directed to the mechanisms by which social norms and gender roles are constructed and maintained. Social protection programme designers must also be sensitive to possible routes of stigmatization of beneficiaries by surrounding neighbours or communities.

3. Learning from experience

Over the past decade there has emerged increasing evidence of new innovative approaches to social protection for women that have been undertaken by governments, community-based organizations (CBOs) and other non-governmental bodies. Most innovation has occurred at community-level, arising from specific ideological, economic and political contexts. Typically, they have emerged with varying degrees of local activism.

A wide review of various social protection programmes, especially in South Asia, highlights various cross-cutting commonalities and subsequently leads us to hypothesize about factors likely to improve the “fit” of social protection initiatives for particular work-related and life-cycle vulnerabilities of women workers. Some projects aim to provide simple service delivery – health, employment insurance, maternity and sickness benefits – while others are motivated by general development principles that over the longer term focus on larger issues, such as the equitable distribution of resources, better lifestyles for the poor, broad-based development strategies and an improvement in wellbeing. The route by which each programme pursues their specific and general goals is varied, but all in some way or another, claim that they have successfully extended social protection to be inclusive of women.

Aspects of the design and implementation of various social protection programmes, which help to explain their success in terms of providing protection to women of working age in the informal economy, will be analysed and the following aspects will be reviewed:

- ◆ targeting vulnerable groups,
- ◆ flexibility and adaptable management and administration structures,
- ◆ demand-driven and participatory involvement,
- ◆ responding to revealed needs,
- ◆ interwoven financial contributions: the importance of self-financing, and
- ◆ empowerment ideology.

Examples from different programmes to highlight the factors that have been identified as cross-cutting will show that these factors are neither mutually exclusive, nor are they exhaustive (see Lund and Srinivas for further research in this area).¹² Programmes that will be reviewed in some detail include the following: SEWA, the Grameen Bank, Grameen Kalyan, SHINE, IGVDG and others, and will be further supported by drawing on assessments performed by WIEGO, Agarwal, Kabeer.

¹² Although initial observations of the programmes reviewed below are generally positive, formal and detailed assessments are limited.

3.1 Targeting vulnerable groups

The majority of the programmes reviewed for this paper contain a target population. The target varies according to the objectives and both the objective and the target determine the design and implementation of the programmes. Closely related to target group specification is the type of risk and vulnerabilities that different target groups face and the appropriate interventions for these different risks. All the above programmes combine services for risk reduction, mitigation and coping. Risk management can be approached through multiple social protection products within one programme (as in SEWA and the Grameen bank), or by just one (in the case of SHINE). Some target risk reduction through health insurance (such as Grameen Kalyan and SHINE), others focus on social insurance and labour market interventions (MEGS and Grameen). SEWA operates a variety of social security schemes including a group-based insurance fund, widowhood insurance, maternal protection, and so on.

Successful projects depend to a large extent on how sensitive the project is to the needs and risks of the most vulnerable groups. As illustrated in the conceptual framework, vulnerability or the degree of potential risk an individual faces depends on multiple factors. What is important is that projects must be sensitive to elements of risk inherent in life cycles and the location of vulnerable groups of men and women within the labour market.

SEWA is the only programme reviewed that has exclusively female membership, the focus being on the economic livelihood needs of poor women through credit and other means. The women are usually relatively young, self-employed or home-based workers. SEWA initially targeted only urban women but efforts are now being made to extend coverage to rural communities. SEWA combines considerations of gender, life cycle and household status with a deep understanding of the regulatory and institutional environment in order to target specific categories of vulnerable women. For instance, it offers free maternity benefits to women subscribing to a fixed-deposit plan. In terms of sector targeting, the Association functions as a union for women in various trades. WIEGO reports that SEWA is currently decentralizing its operations as the bulk of present members and claims are urban. It is hoped that this decentralization would serve to attract more poor rural women to become members.

The IGVGD (Income Generation for Vulnerable Group Development) programme run through the Bangladesh Rural Advancement Committee (BRAC) is specifically targeted to women and has expanded from coverage of 750 members to 1.4 million women nation-wide. Kabeer (2001) notes that BRAC is innovative in combining relief with credit and training in its goal to address the exclusion of the very poor. Surveys of the IGVGD have found it to be successful in targeting destitute women who are either excluded, or exclude themselves from NGO activities, and enable them to reach a stage where they can become members of the NGOs microfinance activities. BRAC now proposes to extend this programme to other sections of the excluded poor over the next five years. In addition to asset grants and credit, BRAC will also supply inputs and provide necessary technical services and supervision. BRAC, government and private sources will be used to procure inputs and the necessary marketing services will also be provided. BRAC also proposes to extend its Employment and Enterprise Development Training Programme to the poorest sections. This will aim to provide skills development and confidence building and prepare participants to initiate an enterprise of their choice.

Targeting in the IGVGD programmes is based on three criteria:

-
- ◆ widowed or abandoned female-headed households;
 - ◆ households owning less than half an acre of land; and
 - ◆ households earning less than 300 taka (\$6) a month.

BRAC uses these criteria to select about 90 per cent of women in these categories for its programme. The remaining 10 per cent comprises the aged, and physically disabled. Targeting clearly focuses on a combination of gender, life cycle and household characteristics, all of which determine women's vulnerability. Unfortunately, recent work by Matin (2000) indicates that the targeting objectives underpinning the IGVDG programme do not always play out in reality with respect to VGD card eligibility. First, only a small amount of the long-term chronically poor women gain access to VGD cards. This is due to their lack of connections to local elites and the lack of sympathy they obtain in a "shock" situation relative to "poor" groups who are impacted severely. Second, the association of VGD card eligibility with widows and husband-abandoned women with young children has caused these groups of women, especially the latter, to become negatively stigmatized. In some areas the card has become known as the "distressed mothers' card." It is argued that this categorization plays on deep patriarchal values that translate into the expectation that women will not work outside the home. More research needs to be performed to investigate how IGVDG targeting translates into long-term development impacts for women.

SHINE is more ambitious than other programmes as it seeks to link centrally-regulated strategies with grassroots strategies at a sector-wide level. In terms of targeting, SHINE does not have an obvious clientele. The aim of the project is to link programmes of different scales and enhance risk-pooling indirectly, that provide social protection for all workers whether rich or poor in all sectors of the economy. It targets both rural and urban and appears to focus on family units rather than individuals, which could suggest older female membership. SHINE explicitly recognizes the important role of women as a positive influence of family health in general. The project also focuses on the importance of women in decision-making regarding local and family resources. Although there is recognition of the centrality of women in health care, administratively health cards are given to family units, not individuals. Although we have not identified impact assessments of SHINE, there is potential that women are being excluded from health provisioning due to male control over health cards.

The Grameen bank targets informal-economy workers. While women are not the exclusive focus, the majority of borrowers are women. The Bank explicitly recognizes the especially vulnerable position of women within the family, and seeks to draw them in as members – the credit operation for women being entirely independent of the transactions with male borrowers and needing no mediation by husbands or male relatives. Women have been significant gainers, constituting over 70 per cent of the borrowers. Agarwal reports that the Grameen bank considered women to be a better credit risk than men as they have a better repayment record, a higher sense of social responsibility and make more productive use of the loan than men. Although individuals (women) are identified as the members and recipients of credit, recent criticism has highlighted the lack of attention that the bank has given to intra-family and community dynamics. Grameen Kalyan, an offshoot of the Bank, targets rural groups of informal workers with risk reduction being targeted through health insurance. Although women are not exclusively targeted, the health programme emphasizes family planning, maternal and child health and reproductive health and thus is likely to have a relatively larger beneficial

impact on women than men. Grameen Kalyan interacts lifecycle and gender elements of vulnerability by focusing on the needs of women workers in their reproductive years.

While most micro-finance programmes report extremely high rates of repayment and have benefited large numbers of households below the poverty line, there is growing recognition that they are failing to reach the extreme poor (Hulme and Mosley, 1996). These are households whose per capita income is less than three-fifths that of the poverty line, who tend to have less than six decimals of land, as compared to the maximum of 50 decimals that constitutes eligibility for lending under poverty-oriented schemes, and who generally earn their living as agricultural day labourers. They operate in the “mini-economy” in which production, consumption, exchange, trade, savings, borrowings and income earning occurs in very small amounts (Matin et al. 1999). Consequently, the “unit” of transaction is small making it difficult for financial institutions attempting to deal with them to charge standardized administrative costs.

The constraints posed by the high transaction costs of dealing with the extreme poor have been exacerbated by the increasing emphasis within the donor community on the “sustainable” as opposed to the “subsidized” transfer of resources to the poor. This has led to an increasing stress on loan repayment by various micro-finance organizations affecting their ability to be responsive to the fluctuating income flows of the very poor. The stress on weekly repayments generates additional pressures at group level to exclude the very poor who are likely to have difficulties in meeting their repayment obligations and could hence jeopardize the group’s future access to loans

From the perspective of the extreme poor themselves, the knowledge that they do not have guaranteed income flows to provide the weekly repayments is likely to lead to considerable risk aversion on their part and self-exclusion from credit programmes. In addition, other practices of microfinance organizations also do not appeal to this group. Grameen, BRAC and ASA in Bangladesh all requires compulsory regular savings from their members as contributions to a de facto “lump-sum” pension, which members could only claim when they left the organization. This limited a potentially important source of consumption smoothing, an important aspect of the demand by the poor for financial services.

Kabeer (2001) reports that recognition of the failure of microcredit programmes to reach the extreme poor has elicited a number of different responses. On the one hand, there are those who argue that “microcredit is not relevant for the very poor and the most illiterate. For them wage employment is necessary for poverty reduction”. This position echoes that taken in earlier debates in India in relation to the IRDP where Dreze (1990) among others argued that the very poor would be more likely to benefit from the expansion of wage employment through public works programmes than from the provision of subsidized credit. Others have opposed microcredit for the poor on ideological as well as economic grounds. Nijera Kori in Bangladesh, for instance, argues that it has merely replaced older dependency relationships between poor people and moneylenders with new forms of dependency between the poor and non-governmental organizations (Kabeer, 2001).

A number of NGOs in Bangladesh have sought to redesign their interventions on account of their failure to reach the extreme poor. BRAC’s Income Generation for Vulnerable Group Development programme seeks to combine some assurance of household food security

with assistance in enterprise development over a longer-than-usual time frame. It targets the poorest among poor women such as:

- ◆ members of households without assets,
- ◆ women with irregular or no household income,
- ◆ women who work as casual wage labour, and
- ◆ female heads of households.

They are provided with monthly wheat rations for two years during which time they are expected to form savings groups and to participate in training in income-generating activities (poultry, livestock and sericulture). Credit is provided to help them set up these activities. Relief, credit and training are thus combined in an attempt to address the exclusion of the very poor. Surveys of the IGVGD have found it to be successful in targeting destitute women who are either excluded, or exclude themselves, from NGO activities and enable them to reach a stage where they can become members of the NGOs microfinance activities.

Grameen Bank also changed its lending approach when it found that its loanees in the Rangpur area were falling behind on their repayments. Rangpur is one of the most economically-depressed areas in Bangladesh. There is little economic activity, and during the lean season, food scarcity was so great that declining body weights are recorded in the period between mid-September and mid-November. Offering loans in this context was likely to exacerbate the situation, as poor loanees would use the loans either for consumption or to pay off other loans. Instead Grameen embarked on a goat-leasing programme, providing defaulting loanees with a goat which they could raise and then pay back in the form of a kid from the first litter and another from the second litter. No cash repayments were required. Since goats were hardy animals, women had repaid their loans by the end of the first year. The programme has proved successful and brought many of the poorest sections back into its micro-credit programme.

What then can be learnt from the various experiences of targeting and gender equality in different social protection programmes? The “politics of targeting” are likely to be an issue whenever a measure provides a subsidy to one group but is financed by another. They are most forcefully in evidence in the case of safety net measures that tend to be straight transfers of one sort or another. At the heart of the politics of targeting are the trade-offs associated with different methods of targeting: while targeting transfers to the poor is likely to have the largest poverty impact, the associated efficiency in use of public expenditure has to be offset by the costs of such targeting. The more finely tuned the targeting criteria, the higher the likely administrative costs, the more invasive the information required and the greater the power exercised by administrators: as Sen points out “minor potentates can enjoy great authority over the supplicant applicants” (pp14).

In addition, because no targeting mechanism is perfect, there is a trade-off between two kinds of errors: E-errors, which entail the inclusion of non-eligible participants and F-errors, which entail exclusion of the eligible (see Stewart et al.). Which error is considered less desirable will depend on whether priority is given to poverty reduction goals, hence the “inclusion” of the eligible, or whether priority is given to efficiency in use of resources and hence to the exclusion of the non-eligible.

3.2 Management and administration structures: Flexible and responsive

Interestingly, Lund and Srinivas find that although social protection programmes can theoretically be classified according to the nature of their management structure (that is, informal social protection networks, cooperatives schemes, market-based schemes and public social protection schemes), a detailed review of a variety of social protection programmes illustrates that there is no clear separation between these categories. For instance, in its management structure, SEWA links together cooperative social protection with national insurance companies and state subsidies channelled through the company. SEWA has designed the payment of premiums to suit different income groups among the very poor. It allows for both annual and monthly payments even though the latter require higher transaction costs and greater monitoring so that members will not leave once all the benefits are used. SEWA is in the process of decentralising its operations from primarily urban to rural areas. This will help to provide social protection to poor rural women. To the extent that this is working, SEWA has shown that it is possible to create schemes that are adaptable, reproducible and profitable.

SHINE claims to follow a *patchwork approach*, which means that there are different ways of tailoring social health insurance schemes to different target groups in society and that co-ordination of diversity of options is preferable to streamlining options. SHINE integrates many grassroots organizations and cooperative schemes with public social security. Similarly, Lund and Srinivas report that Grameen Kalyan combines cooperative mechanisms with links to the public health care system. Many of the programmes reviewed are either cooperative in nature, or based like unions on principles of solidarity. WIEGO finds that choices between strictly public or private management have given way to complex interwoven participation by different stakeholders.

However, Professor Yunus (founder of the Grameen Bank) warns that every development project must be specific to its context, as each case is unique. Both replications of the Grameen Bank discussed above, have been successful in transferring the general principles espoused by them while modifying the projects to their own situation. For example, instead of charging interest on loans as the Grameen Bank does, AIM levies a management fee. It is argued that since AIM is largely funded by Islamic organisations, the scheme emphasizes borrowers' spiritual obligation to repay loans. By contextualizing this approach AIM has created conditions conducive to high rates of repayment.

Similarly, SAVECRED, with operations in Sri Lanka, has modified the Grameen Bank model to suit its specific context. Although there are many similarities between the two operations, the major difference is that while the Grameen Bank's intention is to create a primarily financial institution, the objectives of SAVECRED involve maintaining a credit scheme alongside other "non-credit" activities such as discussions about broader community development issues. Thus in modifying credit schemes such as the Grameen Bank to their specific environments, both AIM and SAVECRED have avoided the pitfalls of seeking fast and easy solutions to their development problems by applying the "blueprint" of a successful project with hopes of similar success. Additionally, these countries have learned through trial and error the mistakes to avoid when attempting similar credit schemes of their own.

In terms of administration Grameen has made an explicit effort to make the method of loan repayments gender-sensitive. The Bank sends a worker to collect the repayments rather than

requiring the borrower to visit the bank. Agarwal reports that in purdah society this is a crucial step towards project facilitation. Many other NGOs have also sought to improve their outreach to the poor by experimentation and diversification. Examples for micro-finance institutions illustrate this point. ASA started up a flexible “open-access” savings service for its core poor group and set aside a quota for them in its entrepreneurship development programme. Associated membership status allows them to benefit from group activities without savings and other responsibilities. Proshika gives its very poor borrowers access to risk-reducing technologies from its Employment and Income Generation Programme profiles so that borrowers feel less threatened by actual or potential income losses. Provisions that allow the very poor greater security for their savings have proved to be a major innovation in these outreach efforts. This success suggests that the priority for many poor people may lie less in the ability to access new sources of credit, (which are subject to rigid rules of repayment), and more in their ability to ensure security of their savings at the same time as having flexible access to them when needed. Flexible rules of savings combined with open access to them appear to have led to a greater willingness to save and to replenish savings, than an insistence on compulsory savings and closed access.

Flexible and adaptive management and administrative structures appear to play a key role in the success of many of the programmes described above.

3.3 Demand driven and participatory involvement

The extent of participation from the potential and actual user groups in designing and implementing systems of social protection is intimately related to “targeting” success. As discussed in chapter two, there is some debate in the literature concerning the targeting efficiency of demand-driven versus supply-driven social protection schemes. While Stewart et al. find evidence that supply-driven social fund schemes such as the Maharashtra EGS, appear more effective in targeting the poor as a result of self-selection mechanisms, demand-driven approaches such as the Grameen bank also achieve very low targeting E-errors, when strict eligibility criteria are enforced. Similarly, SEWA prides itself to be a purely demand-driven scheme; however its success too may be a result of the imposition of restrictions on the categories of eligible beneficiaries – rural women workers in the economy. Stewart et al. argue that while the demand-driven approach of some schemes is more participatory and less state-oriented than supply-driven schemes, these characteristics are achieved at the cost of less effective targeting towards the poor. Whether this argument holds for the social protection schemes for women reviewed above is an empirical question and needs to be tested.

The components of the SEWA scheme have been developed on a purely demand-driven basis over 25 years of close involvement with members (WIEGO). SEWA has identified a strong demand for social insurance among rural women and are currently responding to that need. Evidence suggests however, that improvements in supply-driven schemes are feasible with more information and better design and administration, whereas improvements in demand-driven approaches require the imposition of eligibility criteria.

On a related issue of social protection, Kabeer reviews that while the Government of India’s effort to provide subsidized credit to the poor through the Integrated Rural Development Programme (IRDP) to compensate for their exclusion from formal financial institutions, these efforts have suffered from various kinds of failures. This includes the failure to reach the very

poor and the socially excluded despite quotas to this effect, as well as widespread default on loan repayments. While the Development of Women and Children in Rural areas (DWCRA) programme was set up in response to the failure of IRDP to reach poorer women, it too failed to reach the very poor. Dreze (1990) suggests that the reliance of these programmes on the identification of an internally heterogeneous category of poor people by officials serving in a massive, bureaucratized and target-driven structure meant that errors of identification could occur with very little violation of the official rules. “Since the criterion of eligibility is ‘income’, and since incomes in rural India are extremely hard to observe, the door is wide open to abuse” (p.A-98). In Bangladesh too, the delivery of subsidized credit and inputs to farmers’ cooperatives through the BRDB based on the Comilla-based IRDP model in pre-Independence days, was also found to disproportionately benefit better-off farmers.

The proliferation of NGO-led microfinance programmes, many of which deliberately set out to target women from poorer households, was partly in response to the perceived failure of government efforts. The Grameen Bank in Bangladesh is now internationally renowned for the innovating idea of lending to poor women organized into groups and responsible for ensuring weekly repayment of loans. Other organizations, like BRAC and Proshika in Bangladesh, have combined lending to the poor with some attention to social mobilization, while still others like ASA, have modified the Grameen approach to offer a more diversified range of financial services. Less well researched is the self-help model pioneered in India by organizations like PRADAN.

3.4 Meeting the needs of women workers

Many of the organizations and initiatives reviewed for this paper, such as SEWA, Grameen Kalyan, and SHINE are successful in overcoming specific life-cycle and work-related vulnerabilities for the simple reason that they respond to the needs revealed by various groups of women. The ability and desire to meet these revealed preferences is intimately related to the demand-driven nature of these programmes. A poignant example of this type of programme is the Mobile Creche initiative in India.

In 1969, after seeing a wailing infant lying unattended amidst the rubble and dirt of a construction site in Delhi, Meera Mahadevan set up a creche for the infants of construction workers. That was the inception of Mobile Creches, a voluntary agency committed to the task of developing and maintaining care programmes for the children of labourers working on construction sites. These construction workers come to cities hoping to find work. They live in makeshift homes, without any family support system and lack even the simplest amenities. Their children grow up, constantly on the move, getting no education and fending for themselves as best they can.

Mobile Creche runs an average of sixteen centres at construction sites in Mumbai and two in the slums. In Pune there are approximately 11 construction site centres. At the crèche, care and support is provided to the children of the construction workers through various programmes. Mobile Creches approaches the builder at all potential construction sites with a view to opening a centre there. If the builder or contractor agrees, then he provides suitable accommodation, electricity and water. The centre is divided into the infant section and the balwadis. The infant section looks after the new-born babies and infants. Mothers are encouraged to breast-feed regularly but if it is not possible then milk powder is given to the infant. The

programme provides non-formal education for pre-school children and prepares them for admission to regular schools at the right age.

A unique programme started by Mobile Creches is the Bal Palika Training Programme recognized by SNDT University Mumbai, and instituted to give proper training to people who join the organization. It also helps train young men and women of the lower middle class to have a career in childcare. A specific feature of Mobile Creche is that it provides employment to women who have only a basic education. They are trained in the teaching and caring methods adopted by the organization. These women are so committed to their work that some of them have been with the organization for more than 25 years. Over the last twenty-five years, Mobile Creches has reached out to over 200,000 children through 369 centres. At present Mobile Creches is funded by Concern India Foundation, the Central Social Welfare Board and other organizations, corporate houses and individual donors.

3.5 Interwoven financial contributions and self-financing

Reflecting the often-integrated management structure, choices between strictly public or private management have given way to innovative social protection institutions that are characterized by interwoven financial contributions from different stakeholders. For instance, unlike traditional social security schemes where the main provision is either through the state or the private sector, SEWA links together cooperative social protection with national insurance companies and state subsidies channelled through them.

The Self Employed Women's Association (SEWA) is frequently heralded as a successful example of a self-financed social insurance scheme that works specifically with women in the unorganized/informal economy. Since 1972, SEWA (a registered trade union) has focused on employment and income related security provisioning for women. Currently membership stands at around 250,000. Members are often women workers such as hawkers, vendors and home-based workers who are poorly paid and have little opportunity to move into better paying jobs. SEWA has struggled, successfully, to organize these workers in order that they may gain national and international recognition for their needs, obtain a minimum wage, have access to legal recourse and be democratically represented.

The financing of the SEWA programme is structured as follows: one-third of the premium comes from women worker's contributions; another third is obtained through interest paid on a grant provided by the German Technical Development Agency (GTZ); and the rest comes from a subsidized package scheme (from the Indian Ministry of Labour) provided by the two Indian insurance agencies. Thus, contributions are made from both public and private avenues. WIEGO reports that SEWA sees the one-third premium contribution from members as a beginning towards increased contributions through which women workers will have a voice in the design and administration of the scheme.

SEWA has shown that not only can social security provision exist for informal sector workers, but also that these workers are willing to pay increasing amounts, as long as the service is appropriately designed and sensitive to their needs. As Lund and Srinivas point out, "importantly, it demonstrates a first step towards significant government and NGO participation in a scheme for informal economy workers that is comparable to government involvement in statutory social security provision for the formal economy" (pp134).

Another example of an interwoven financial structure comes from the Philippines. The Social Health Insurance Networking and Empowerment Project (SHINE) is a bilateral technical cooperation project between the Federal Republic of Germany represented by the German Agency for Technical Cooperation (GTZ), the Republic of the Philippines represented by the Department of Health (DOH) and the Philippine Health Insurance Corporation (PhilHealth).

The aim of SHINE is to integrate all existing health care programmes for the formal economy into a national health insurance scheme, where care for the poor will be funded through municipal and national income tax revenues. At the formal level health insurance is financed both by employer and employee. At the informal level of self-help community based initiatives, financing occurs through a process of membership fees. SHINE attempts to integrate market provisioning and state-regulated care under one umbrella, whereby patients can choose between different providers. The insurance scheme is intended to allow patients to receive money so that they can arrange their own treatment. By allowing the public sector to compete with the private, it is hoped that over time the quality of health care provisioning will increase in both.

Kiwara (1999) provides another illustration of a successful social protection programme, where the UMASIDA health insurance scheme in Tanzania was set up to provide health care for five informal sector groups in Dar es Salaam. The programme is participatory, whereby groups identify their main needs for risk management and then try to achieve them. The group is funded on a contributory basis, combining a mixture of public and private financing, management and administration. Health insurance under this scheme fits into existing government hospital provision but supplements this with private out-patient care and dispensing.

3.6 Empowerment ideology

Whether stated explicitly in a programme vision statement or felt implicitly through project impacts, the majority of initiatives targeting vulnerabilities of women workers have “empowerment” as an underlying ideology. For instance, SHINE states that one of their broader goals is to enable the empowerment of women by way of providing independent access to resources. The concept of SHINE rests on two major principles:

- ◆ to build up the national health insurance scheme, and
- ◆ to simultaneously support local self-help initiatives at community level, which attempt to protect the poorest from health risks.

The self-help initiatives are focused around women, their contributions to the health of the family and their importance in decision-making regarding local and family resources. The primary aim is to support local, community-based organizations striving for self-financing, sustainable membership and administration.

SEWA also organizes workers to demand that large-scale employers in the *bedi* and tobacco industries comply with basic social protection and minimum-wage compensation to women workers. In order to reduce the burden of seasonal unemployment among women agricultural labourers and to increase their bargaining power, SEWA promotes income diversification strategies through the revival of traditional crafts such as weaving and pottery, and through craft and dairy cooperatives. Agarwal (1991) reports that “like the Grameen bank, SEWA appears to have been successful in raising incomes, strengthening women’s position in

the family, raising consciousness about the advantages of group solidarity, and for the rural woman agricultural workers, raising agricultural wages by strengthening their bargaining power *vis-à-vis* the employers” (pp233). Agarwal reports that the concept of empowerment by collective activity and solidarity is emphasized in meetings and in special training programmes in the Grameen Bank. Rahman 1986 (in Agarwal) also found that women’s status in the family had improved since joining the Bank. A study found a significant reduction in verbal and physical abuse and threats of divorce by husbands since their wives joined the Bank. Clearly, care must be taken when evaluating the real impacts of these programmes at the household level. Impact evaluations need to be performed to determine whether the rhetoric matches the reality.

The IGVGD programme has taken steps to integrate VGD women within the regular social milieu of poor women in the RDP centres. This attempt was to help the VGD women escape stigmatization and social isolation that comes with being branded as a separate category of the destitute. Through interaction with better-off women it is thought that the VGD women will gain confidence and self-respect (Matin, 2000). Agarwal (1997) reports that women who have joined the Bangladesh Rural Advancement Committee (BRAC) have greater freedom of movement, are better able to interact with male strangers in a work context, and experience less physical and verbal abuse from their husbands. It is thought that interventions that strengthen organizations such as BRAC, which in turn shift EEPs in favour of women, may have a major impact on the distribution of work intensity within the household.

The factors discussed above clearly do not provide an exhaustive list of what contributes to successful social protection programmes. For instance, “length of time established” or “pre-existing institutional capacity” are other important elements that contribute to project success. Further research that is able to draw on primary data and structured interviews needs to be performed so that more in-depth and informed comparisons can be made.

4. Conclusions: Implications of a gender analysis of social protection mechanisms

This paper takes as its starting point the overwhelming evidence that women occupy a disadvantaged status in relation to work opportunities. They are also far more likely to be excluded from social protection strategies. This paper views social protection as an attempt to bring together various technical definitions and philosophies underpinning the notion of social security as well as anti-poverty and pro-poor growth objectives of the contemporary general development agenda. As Guhan (1994) so correctly points out, “social protection in poor countries has to be viewed as part of and fully integrated with anti-poverty policies, with such policies themselves being broadly conceived in view of the complex, multi-dimensional nature of poverty and deprivation” (pp38).

The current ILO thinking on gender is based on the “decent work for all” strategy, presented in 1999 to the International Labour Conference. It established as a primary goal of the ILO “to promote opportunities for women and men to obtain decent and productive work, in conditions of freedom, equity, security and human dignity.” Van Ginneken reports that the decent work strategy adopts a broad perspective on work, which includes not only (paid) employment, but also work at home so as to take gender roles into consideration. Another essential feature of this strategy is that everyone is entitled to basic social protection. Thus, the

decent work strategy aims at a universality of coverage; a goal that remains far from reach at present.

The traditional approach to the extension of social protection by relying on the gradual expansion to formal sector employment is not sufficient, especially if a primary concern is to provide coverage to women in general. There are two main reasons for this: first, the lack of a revenue base in the majority of low-income countries means that “there is little practical way of doing so; and second, schemes designed for those in regular full-time employment (predominantly male) do not correspond to the needs and capacity to contribute of those who are not. Insufficient attention has been paid to the more short-term social protection needs of the informal sector and the self-employed – which are characterized by a disproportionate amount of female employment. Furthermore, there has been little acknowledgement of the diversity of labour, labour contracts and the nature of employment within the informal economy itself. Thus, extension of social protection must rely on existing innovative programmes that are for the moment relative small-scale.

A primary source of women’s greater vulnerability as workers can be traced to their location within labour market hierarchies in the least protected areas. A first and obvious route for improving their access to social protection within the labour market would be to ensure sufficiently broad-based economic growth (Guhan’s promotional approach), to “float” those in the bottom strata of the pyramid upwards into more protected forms of employment. However, this can, at best, be regarded as a long-term solution.

A second route would be to extend forms of social protection to those in the unprotected sector. The question of financing is beyond the scope of this paper; but a variety of options can be explored, including tax-based contributions and transfers; individual or shared contributions by employers; resort to market provision; public-private provision and so on. This paper focuses on the extent to which social protection measures can be made gender-sensitive? The particular forms of vulnerabilities women face as workers and as women will determine how social protection can be provided and to what groups. There is a need to learn from on-the-ground innovative schemes in order to make provision more responsive to women’s needs and capabilities.

Women’s participation in economic activity is growing globally, although this trend can mask the fact that women tend to be retained longer in less desirable employment such as agriculture, and they also tend to be absorbed faster in lower-paying and less secure work in the “informal” production sector. Further, they are displaced faster when work becomes more skilled and needs technological skills. “Their wages are generally lower and ‘stickier’ than those of men; their working conditions poorer and their bargaining power more limited” (Mehra et al. 1999, pp546). In order to change this inequality in factors between men and women direct policy actions are required on a very broad set of issues relating to women’s employment, wages and labour market participation. Policy action such as: equalizing men and women’s rights within formal labour legislation; greater investment in women’s human capital that would enable increased access to employment and facilitate women’s bargaining power *vis a vis* employers; and improving the access of women to economic resources, including land, credit and capital in line with that of men, are all fundamental to promoting gender equality within social protection strategies.

Targeting as part of social protection measures becomes fundamentally important once the distinction is recognized between the different categories of constraints that women face as women. Embedded within this is a need to distinguish between those constraints that women experience by virtue of their gender and those that apply to both men and women workers, but may be exacerbated by gender. The first can be summarized within a life-cycle framework. They reflect certain biological factors (such as pregnancy, child birth and breastfeeding, sexuality), socially-ascribed roles and responsibilities (care of children and family; “secondary earner” status) and marital status. The second set of constraints are likely to be experienced by both women and men as workers but may be exacerbated for women by various forms of inequality as well as by imposed gender constraints. If social protection programmes are to be successful, then targeting must be sensitive to the interaction of these factors.

Although this paper was constrained to using only secondary information sources, it was possible to hypothesize, that there are some general commonalities that all appear to share and may explain the fact that they are held out as successful programmes. These factors are:

- ◆ the ability to target vulnerable groups;
- ◆ flexible and adaptable management and administration structures;
- ◆ participatory involvement;
- ◆ interwoven financial contributions; and
- ◆ an empowerment ideology that comprises promotive measures for social protection.

Further efforts to extend social protection for women should take these factors explicitly into account.

Certainly, more impact evaluations need to be performed to provide primary data on the effects and success of various social protection programmes when targeting women. The current literature on social protection for women is characterized by a dearth of impact assessment information, thus, little can be said about whether the intended social protection beneficiaries are actually receiving the protection they require. It is recommended that studies be undertaken to both document the institutional aspects of innovative social protection programmes and to evaluate their impacts.

As a final point, while taking a broad conceptualization of social protection, this paper has only developed a minimalist analysis of promotive measures of social protection. In less developed countries the poor, especially the rural poor, do not necessarily enter into any kind of wage employment – formal or informal. Instead livelihood security depends on access to assets (land, housing, animals and farming equipment), which enables consumption smoothing, self-employment and a store of wealth to buffer any fluctuations in income. In terms of resource access for livelihood sustainability, social protection must include those programmes, such as land reform and land privatisation programmes and housing schemes that aim to provide security for poor households. These types of programmes are enormously diverse and this paper has not attempted to review them. However, it is crucial to realize the significance of them when discussing issues of social protection.

References

- Agarwal, B. 1997. "Bargaining and gender relations: Within and beyond the household," *FCND Discussion paper no. 27* (International Food Policy Research Institute, Washington D.C.).
- Agarwal, B. 1991. "Social security and the family: coping with seasonality and calamity in rural India" in Ahmad, E.; Dreze, J.; Hills, J.; Sen, A. (eds.). *Social Security in Developing Countries* (Clarendon Press, Oxford).
- Besley, T.; Kanbur, R. 1993. "The Principles of Targeting", Chapter 3 in Lipton, M.; van der Gaag, J. (eds.). *Including the Poor* (Washington D.C.: World Bank).
- Beveridge, W. 1942. *Social Insurance and Allied Services* (London: HMSO, Cmnd. 6404).
- Brocas, A.; Caillox, A.; Oget, V. 1990. *Women and Social Security*. (Geneva: ILO).
- Burgess, R.; Stern, N. 1991. "Social Security in Developing Countries: What, Why, Who, and How?" in *Social Security in Developing Countries* (eds.) Ahmad, E.; Dreze, J.; Hills J.; Sen, A. (Oxford: Clarendon Press).
- Caldwell, J. C. 1986. "Routes to low mortality in poor countries", *Population and Development Review*, 12.
- Chen, M. (ed.) 1996. *Beyond credit : a subsector approach to promoting women's enterprises*. Aga Khan Foundation (Canada); Harvard Institute for International Development; United Nations Development Fund for Women.
- Chen, M.; Sebstad, J.; O'Connell, L. 1999. "Counting the Invisible Workforce: The case of Homebased Workers," in *World Development*, Vol. 27, No. 3, March 1999: pp603-610.
- Cox, D.; Jimenez, E. 1995. "Private Transfers and the Effectiveness of Public Income Redistribution in the Philippines", Chapter 12 in van de Walle, D.; Nead, K. (eds.), *Public Spending and the Poor*. (Baltimore: Johns Hopkins University Press).
- Devereux, S., 2001, "Social Protection: What are international lessons with respect to programmes targeted to the poor?" *An Issues Paper for DFID*.
- Devereux, S., 1999. "Making Less Last Longer": Informal safety nets in Malawi", *IDS Discussion Paper 373*. (Brighton: Institute of Development Studies).
- Devereux, S.; Næraa, T., 1996, "Drought and survival in rural Namibia", *Journal of Southern African Studies* 22(3): 421-440.
- Dreze, J., 1990. "Poverty in India and the IRDP delusion" *Economic and Political Weekly*, V Vol. 25(39): A95-104.
- Dreze, J.; Sen, A. "Public Action for Social Security: Foundations and Strategy" in Ahmad, E.; Dreze, J.; Hills, J.; Sen, A. (eds.) *Social Security in Developing Countries* (Clarendon Press, Oxford).
- Ehtisham, A. 1991. Social Security and the Poor: Choices for Developing Countries. *The World Bank Research Observer*, Vol. 6, No.1.
- Grosh, M. 1995. "Toward Quantifying the Trade-off: Administrative Costs and Incidence in Targeted Programmes in Latin America", in van de Walle, D.; Nead, K. (eds.), *Public Spending and the Poor*. (Baltimore: Johns Hopkins University Press).

-
- Guhan, S. 1994 "Social security options for developing countries" *International Labour Review Vol. 133 (1)*: pp.35-53
- Guhan, S. 1992. "Social security in India: looking one step ahead" in Harriss, B.; Guhan, S.; Cassen, R.H. (eds.) *Poverty in India. Research and policy* (Oxford University Press: New Delhi).
- Haddad, L.; Hoddinott, J., 1997, "Incorporating work intensity into household models: A primer for non-economists", paper prepared for the workshop: *Gender Differentials in Work Intensity, Sustainability and Development*. (Norwich: University of East Anglia).
- Halstead, S. B.; Walsh, J. A.; Warren, K.S. (eds.) 1985. *Good Health at Low cost*. (New York: Rockefeller Foundation).
- Harriss, B. 1992 "Rural poverty in India. Micro-level evidence" in Harriss, B.; Guhan, S.; Cassen, R.H. (eds.) *Poverty in India. Research and policy* (Oxford University Press: New Delhi).
- Holzmann, R.; Jørgensen, S., 2000, "Social Risk Management: A new conceptual framework for Social Protection, and beyond", *Social Protection Discussion Paper No. 6*. (Washington D.C.: World Bank).
- Hulme, D.; Mosley, P. 1996. *Finance against poverty* (London: Routledge).
- Jackson, S.; Palmer-Jones, R., 1998. "Gender, Work Intensity and Wellbeing", *UNRISD Occasional Paper*. (Geneva: UNRISD).
- Kabeer, N., 2001. *Safety nets and opportunity ladders: addressing vulnerability and enhancing productivity in South Asia*, (Institute of Development Studies, Brighton, England).
- Kiwara. 1999. Chapter 5 in "*Social security for the excluded majority: case studies of developing countries*", edited by Van Ginneken, W.; International Labour Office, (Geneva).
- Lund, F.; Srinivas, S. 2000. *Learning from Experience: A gendered approach to social protection for workers in the informal economy*, (ILO, Geneva).
- Lustig, N. (ed.). 2001. *Shielding the Poor: Social Protection in the Developing World*, (Washington DC: Inter-American Development Bank).
- Matin, I.; Hulme, D.; Rutherford, S. 1999. *Financial services for the poor and poorest: deepening understanding to improve provision*, Finance and Development Research Programme Working Paper Series No.9, (Manchester: IDPM, University of Manchester).
- Matin, I., "Building on Short-term Food Security for More: *A study of BRAC's IGVGD Programme*,"
- Mehra, R.; Gammage, S. 1999. "Trends, Counter-trends, and Gaps in Women's Employment," in *World Development*, Vol. 27, No. 3, March 1999: pp533-550.
- Midgley, J., 1984. *Social Security, Inequality and the Third World*. (London: John Wiley and Sons).
- Moghadam, V. 1993. *Social Protection and Women Workers in Asia*. Helsinki: WIDER; WIDER Working Paper #110.
-

-
- Norton, A.; Conway, T.; Foster, M., 2000, "Social Protection Concepts and Approaches - Implications for policy and practice in international development" *An Issues Paper for DFID*. (London: Overseas Development Institute).
- Orloff, A. Shola.. 2000 "The significance of changing gender relations and family forms for systems of social protection." A background paper for the *World Labour Report 1999-2000*, (ILO, Geneva).
- Qureshi, M. L. 1985. Zakat and Ushr System for Relief and Rehabilitation of the Poor in Pakistan, in Mukhopadhyay, S. (ed.). *Case Studies on Poverty Programmes in Asia*. (Kuala Lumpur: Asian and Pacific Development Center).
- Ravallion, M.; Datt, G.; Chaudhuri, S., 1993, "Does Maharashtra's 'Employment Guarantee Scheme' Guarantee Employment? Effects of the 1988 Wage Increase". *Economic Development and Cultural Change*, 42(2): 251-276
- Razavi, S.; Miller, C. 1995. "Gender mainstreaming: a study of efforts by the UNDP, the World Bank and the ILO to institutionalize gender issues." World Conference on Women (4th: 1995: Beijing, China); United Nations Research Institute for Social Development; United Nations Development Programme.
- Reddy, S., 1998. "Social Funds in Developing Countries: Recent Experiences and Lessons", *UNICEF Staff Working Papers*. (New York: UNICEF).
- Sethuraman, S. V. 1998. *Gender, Informality and Poverty: A Global Review Gender bias in female informal employment and incomes in developing countries*, Draft version of a study with the World Bank (Poverty Reduction and Economic Management Department) and WIEGO.
- Standing, G., 1999a. *Global Labour Flexibility*, (London: Macmillan Press Ltd.).
- Standing, G., 1999. "Global Feminization Through Flexible Labour: A Theme Revisited," in *World Development*, Vol. 27, No. 3, March 1999: pp583-602.
- Stewart, F.; van der Geest, W., 1994. "Adjustment and Social Funds: political panacea or effective poverty reduction?" (International Development Centre, Queen Elizabeth House, University of Oxford).
- Subrahmanya, R.; Jhabvala, R., 2000, "Meeting Basic Needs: The Unorganized Sector and Social Security", Chapter 1 in Jhabvala, R.; and Subrahmanya, R. (eds.), *The Unorganized Sector: Work Security and Social Protection*. (New Delhi: Sage Publications).
- Swaminathan, M., 2000, "Consumer Food Subsidies in India: Proposals for Reform", *Journal of Peasant Studies*, 27(3): 92-114
- Thomas, J., 1995. *Surviving in the City: The Urban Informal Sector in Latin America*. *Critical Studies on Latin America Series*. (London: Pluto Press).
- Thomas, D., 1990. Intrahousehold resource allocation: An inferential approach, *Journal of Human Resources*. Vol. 25, pp. 635-664

-
- Van Ginneken, W. (ed.). 1999. *“Social security for the excluded majority: case studies of developing countries”* (International Labour Office, Geneva).
- Vasavi, A.R., 1999. “Agrarian Distress in Bidar” *NIAS Report R5-99* (Bangalore: National Institute of Advanced Studies).
- Zgovu, E.; Mvula, P.; Kunkwenzu, E.; Potani, M., February 1998, *A Review and Evaluation of MASAF Safety Net Programme and Assessment of its Impact: Final Report*. (Zomba: Wadonda Consult).

ESS Papers already published

15. Ferreira, O. Extending social security: Challenges for Cape Verde¹ (2003). *Version Portuguesa*: A extensão da protecção social: o caso de Cabo Verde¹.
14. Falconi Palomino, J. Social programmes, food security and poverty in Peru¹ (2003). *Versión español*: La seguridad alimentaria en el Perú como forma de seguridad de los ingresos¹.
13. van Ginneken, W. Extending social security: Policies for developing countries¹ (2003).
12. Gbossa, F.L.; Gauthé, B. Social protection and crises in the Congo: From humanitarian aid to sustainable development¹ (2002). *Version française*: La protection sociale et les crises aux Congo : de l'aide humanitaire vers une protection sociale durable¹.
11. Schwarzer, H.; Querino, A.C. Non-contributory pensions in Brazil: The impact on poverty reduction¹ (2002). *Versión español*: Beneficios sociales y los pobres en Brasil : Programas de pensiones no convencionales². *Version Portuguesa*: Benefícios Sociais e Pobreza: programas não contributivos da seguridade social brasileira³.
10. Jütting, J. Public-private partnerships in the health sector: Experiences from developing countries¹ (2002).
9. Fall, C. Extending health insurance in Senegal: Options for statutory schemes and mutual organisations¹ (2002). *Version française*: Etendre l'assurance santé au Sénégal : possibilités à travers les régimes statutaires et les organisations mutualistes¹.
8. Durán-Valverde, F. Anti-poverty programmes in Costa Rica: The Non-Contributory Pension Scheme¹ (2002). *Versión español*: Los programas de asistencia social en Costa Rica : El régimen no contributivo de pensiones².
7. Steinwachs, L. Extending health protection in Tanzania: Networking between health financing mechanisms¹ (2002).
6. Schleberger, E. Namibia's Universal Pension Scheme: Trends and challenges¹ (2002).
5. Bertranou, F.; Grushka, C.O. The non-contributory pension programme in Argentina: Assessing the impact on poverty reduction¹ (2002). *Versión español*: Beneficios sociales y pobreza en Argentina: Estudio del programa de pensiones no contributivas².
4. Chaabane, M. Towards the universalization of social security: The experience of Tunisia¹ (2002). *Version française*: Vers l'universalisation de la sécurité sociale : l'expérience de la Tunisie¹.
3. Reynaud, E. The extension of social security coverage: The approach of the International Labour Office¹ (2002). *Version française*: Extension de la sécurité sociale: la démarche du Bureau international du Travail¹. *Versión español*: Extensión de la cobertura de la seguridad social: La actuación de la Oficina Internacional del Trabajo¹.
2. Cruz-Saco, M-A. Labour markets and social security coverage: The Latin American experience¹ (2002).
1. Kwon, S. Achieving health insurance for all: Lessons from the Republic of Korea¹ (2002).

¹ <http://www.ilo.org/public/french/protection/socsec/pol/publ/index.htm>
<http://www.ilo.org/public/english/protection/socsec/pol/publ/index.htm>

² *Pensiones no contributivas y asistenciales : Argentina, Brasil, Chile, Costa Rica y Uruguay*. F.M. Bertranou, C. Solorio, W. van Ginneken (eds.). Santiago, Oficina Internacional del Trabajo, 2002.

³ *Discussion Text 929* de Instituto de Pesquisa Economica Aplicada); December 2002, sur: <http://www.ipea.gov.br>.