

► Policy Brief

July 2022

► Closing gender gaps in social protection: What workers' organizations need to know

Key points

- ▶ In 2020, 53.1 per cent of the global population – as many as 4.1 billion people – were not covered by any type of social protection scheme, and only 30.6 per cent of the working-age population were statutorily covered by comprehensive social security systems.
- ▶ Women still enjoy significantly lower social protection coverage than men – a discrepancy that largely reflects their lower labour force participation rates, their higher levels of part-time and temporary work and of informal employment, gender pay gaps and women's disproportionately high share of unpaid care work, which national social protection strategies often fail to recognize. These negative outcomes are associated with persistent patterns of inequality, discrimination and structural disadvantage.
- ▶ While almost all countries expanded their social protection programmes and systems in unprecedented ways in response to the COVID-19 pandemic, the crisis highlighted considerable social protection coverage gaps for the most vulnerable categories of workers, including women in the informal economy.
- ▶ The COVID-19 crisis has also made it clear that social protection systems should be designed to take account of the specific needs and realities faced by vulnerable and excluded groups. In this way, those most in need can be reached and the perpetuation of existing patterns of exclusion and inequality avoided.
- ▶ Closing existing gender gaps and addressing gender inequalities in social protection through the promotion of gender-responsive policies is a priority for the ILO and a key element in building comprehensive, adequate, and sustainable social protection systems for all, in accordance with ILO social security standards and the United Nations 2030 Agenda for Sustainable Development.
- ▶ Most recently, the resolution and conclusions concerning the second recurrent discussion on social protection, adopted by the International Labour Conference in June 2021, called upon ILO Member States to commit themselves to building and maintaining universal, comprehensive, sustainable and adequate social protection systems, and to ensure that social protection systems address gender-related risk over the life cycle and promote gender equality.
- ▶ International experience indicates that tackling gender inequalities in social protection is possible if the political will is forthcoming, and that positive results can be achieved when social protection policies and reforms are based on effective and inclusive social dialogue.
- ▶ Workers' organizations should regard the crisis as a wake-up call and redouble their efforts to help to fashion a better future based on a human-centred approach, in line with the priorities set out in the ILO Centenary Declaration for the Future of Work and the Global call to action as well as in the 2030 Agenda for Sustainable Development. The social protection achievements notched up during the crisis should pave the way for a recovery that establishes social protection for all, including workers in the informal economy and particularly women.
- ▶ This policy brief seeks to help workers' representatives to understand better the complexity of gender-related social protection gaps and the challenges involved in closing them, and to present some of the policies that countries have adopted to overcome these challenges. Its ultimate objective is to serve as a basis for workers' representatives to effectively contribute to policy discussions on gender-responsive social protection policies and reforms.

1. Background

Social protection is both a human right and an “investment” with high social and economic returns. It reduces poverty and inequality while enhancing social inclusion, peace and resilience. Moreover, social protection bolsters productivity and aggregate demand, especially during economic downturns, while providing income security and support to people throughout the life cycle. Universal social protection systems are a key policy element in the implementation of the United Nations Sustainable Development Goals (SDGs) set out in the 2030 Agenda for Sustainable Development, most notably the SDG targets on social protection (1.3) and universal health coverage (3.8).

Social protection systems are also essential to promote gender equality and women's economic empowerment in line with SDG 5 and particularly with target 5.4, which calls on Member States to “recognize and value unpaid care and domestic work through the provision of public services, infrastructure and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate”, as well as with SDG 8.5, which aim is achieving full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value, and SDG 10.4, which reaffirms the need to adopt policies, especially fiscal, wage and social protection policies, and progressively achieve greater equality.

Despite the progress made in recent years in extending social protection in many parts of the world, the COVID-19 crisis has exposed deep-seated inequalities and significant gaps in social protection coverage, comprehensiveness and adequacy across all countries. In 2020, only 46.9 per cent of the global population were effectively covered by at least one social protection benefit, while the remaining 53.1 per cent – as many as 4.1 billion people – were left wholly unprotected (ILO 2021a, 19).

Although social protection systems have been playing a crucial role in the coordinated policy response to the unfolding crisis, the latter has also highlighted the major gaps, including gender gaps, in social protection coverage faced by workers in the informal economy, who are typically not covered by contributory mechanisms and at the same time are excluded from programmes explicitly targeting poor individuals or households with limited earning capacity.

Many workers have suffered severe economic losses as a result of the COVID-19 crisis, which, combined with their

limited access to social protection (or none whatsoever in some cases), may have potentially long-lasting negative effects on their households and livelihoods. This is particularly true of women, who constitute one of the most vulnerable categories in the labour market because of their lower rates of participation in the labour force, gendered employment patterns and their over-representation in the informal economy, all of which translate into lower rates of social security coverage and/or inadequate levels of benefits. Given that they are more frequently trapped in precarious and informal employment than men, women have less scope for building up their pension entitlements. Moreover, during the COVID-19 pandemic, women were disproportionately exposed to the risk of contagion, since they comprise on average up to 70 per cent of workers in the health and social care sectors in 104 countries (OECD 2020, 3) and perform three times as much unpaid care work as men (ILO 2021b, 4).

Governments worldwide have made unparalleled efforts to respond to the socio-economic challenges brought by the COVID-19 crisis by extending social protection measures to, among others, vulnerable groups such as women and indigent families, migrant workers and workers in the informal economy, who have been disproportionately affected because of the lack of coverage and/or inadequate levels of protection. According to the ILO Social Protection Monitor, 1,721 social protection measures were announced by 209 countries around the world between February 2020 and February 2022 (ILO, n.d.). Although job and income protection, unemployment and health were prioritized, governments also introduced measures dealing with housing, food and nutrition, and family/children benefits. However, they paid considerably less attention to sickness, disability and survivors' benefits and to maternity and parental leave.

Experience from various countries shows that closing coverage and gender gaps in social protection is possible with adequate policies and innovative approaches. It is thus essential that countries progressively build on or transform the temporary relief measures adopted in the context of the pandemic into comprehensive and shock-responsive social protection systems that are gender-sensitive and provide income security and healthcare for all workers and their families, including those in the informal economy. With less than nine years left in which to achieve the 2030 Agenda, countries should work urgently towards establishing universal social protection, since otherwise SDG target 1, that is, the goal of ending poverty by 2030, will remain beyond reach.

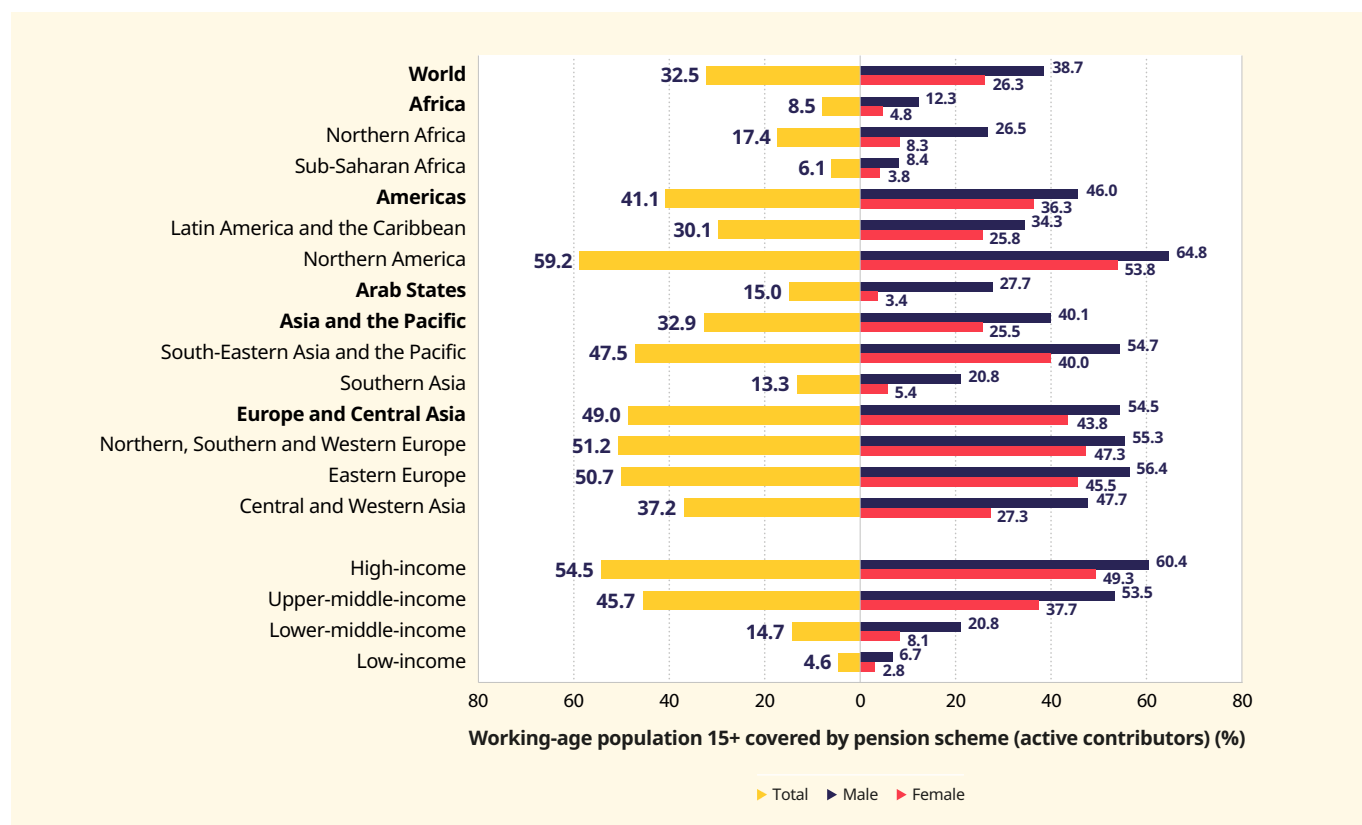
2. What are the root causes of gender inequality in social protection?

► **In many countries, it is difficult to ensure income security for women in old age because of low social protection coverage rates and gender inequalities in the labour market and in employment.** Societal gender disparities contribute to the lower labour force participation of women, their over-representation in the informal economy and vulnerable forms of employment, and to persistent gender pay gaps and women's lower lifelong earnings. For these reasons, women in many countries are less likely than men to contribute to a pension scheme and, consequently, less likely to receive a pension. Globally, only 26.3 per cent of working-age women are covered by a pension scheme, compared with 38.7 per cent of working-age men (ILO 2021a, 177; see also figure 1 below). As a result, women often accumulate fewer assets and end up facing a higher risk of poverty in old age than men (UNFPA and HelpAge International 2012; UNRISD 2010).

In addition, women in the informal economy are particularly vulnerable to the risks of income insecurity and ill health because of gender discrimination, unsafe and insecure working conditions, often low and volatile incomes with limited access to freedom of association, and lack of representation in collective bargaining processes (ILO 2017, 28). Moreover, men's higher rates of out-migration from rural areas in many parts of the world are resulting in women becoming over-represented among rural populations, where paid work, even if available, is very often poorly remunerated, informal and insecure (ILO 2021a, 178). Non-contributory pension schemes can provide women with access to basic protection, particularly in low- and lower-middle-income countries, but they often fall short of ensuring an adequate level of benefits, which confirms the need for increased participation by women in contributory schemes.

► **Gender bias in the design of pension schemes perpetuates gender inequality in social protection.** Women face a higher risk of working in precarious and informal employment, which affects their ability to build up pension entitlements. Even when they are statutorily covered by contributory pension schemes, the coverage and

► **Figure 1. Effective coverage for old-age protection: Percentage of working-age population aged 15+ years covered by a pension scheme (active contributors), by region, subregion, income level and sex, 2020 or latest available year**



Source: ILO, World Social Protection Database, based on SSI; ILOSTAT; national sources.

benefit levels for women tend to be significantly lower than those for men (Razavi et al. 2012, 39–40). There are various factors behind this inequality, including gender pay gaps and career interruption due to care responsibilities. On the one hand, women are paid less than men for doing work of equal value (UNFPA 2017, 46; ILO 2020); on the other, women all over the world still assume the main responsibility for care tasks within households, undertaking 75 per cent of all unpaid care work and spending 2.5 times more time on such work than men (ITUC 2018, 4). As a result, women's contribution history tends to be more discontinuous, with negative consequences in terms of benefit adequacy at retirement. In addition, increasingly stringent contribution requirements and stronger links between contributions and benefits, often introduced as part of austerity measures, are further restricting women's access to adequate social protection (ITUC 2018, 4). In the absence of mechanisms allowing for periods of maternity and caring responsibilities to be credited, all these factors reduce women's pension entitlements. Similarly, unless compensatory measures are adopted, lower retirement ages for women and the use of gender-specific actuarial tables can lead to the entrenchment of inequalities (Behrendt and Woodall 2015).

- **Persisting gaps in maternity protection.** According to the ILO (2021a, 21), most women are still not protected against loss of income in the event of maternity: only 44.9 per cent of women with new-borns worldwide receive maternity benefits. Coverage in low-income countries stands at 10.1 per cent, compared with 86.3 per cent in high-income countries (ILO 2021a, 115, figure 4.11). Moreover, the COVID-19 pandemic restricted women's access to maternal and other health services owing to the significant disruption of health systems, which also affected prenatal and postnatal care (UNICEF 2020).

3. What is the ILO's strategy for filling coverage and gender gaps in social protection?

Well-designed and gender-responsive social protection systems should acknowledge and address the multiple forms of discrimination experienced by women and girls throughout their life-cycle transitions. Already at an early age, girls face barriers to receiving a quality education, in particular because of their involvement in domestic work. Adolescent girls are at risk of early pregnancy and dropping out of school (SPIAC-B 2019). Women are more likely than men to work in precarious and informal jobs, to shoulder a greater burden of unpaid care, and to face interruptions and inequalities in paid work.

The following international labour standards provide clear guidance on the design, adoption and implementation of effective and gender-responsive policies to address fundamental employment- and social security-related issues¹:

- **Social Security (Minimum Standards) Convention, 1952 (No. 102)**
- **Social Protection Floors Recommendation, 2012 (No. 202)**
- **Maternity Protection Convention (No. 183) and Recommendation (No. 191), 2000**
- **Workers with Family Responsibilities Convention (No. 156) and Recommendation (No. 165), 1981**
- **Equal Remuneration Convention, 1951 (No. 100)**
- **Transition from the Informal to the Formal Economy Recommendation, 2015 (No. 204)**

Besides, the following Conventions and Recommendations are also relevant:

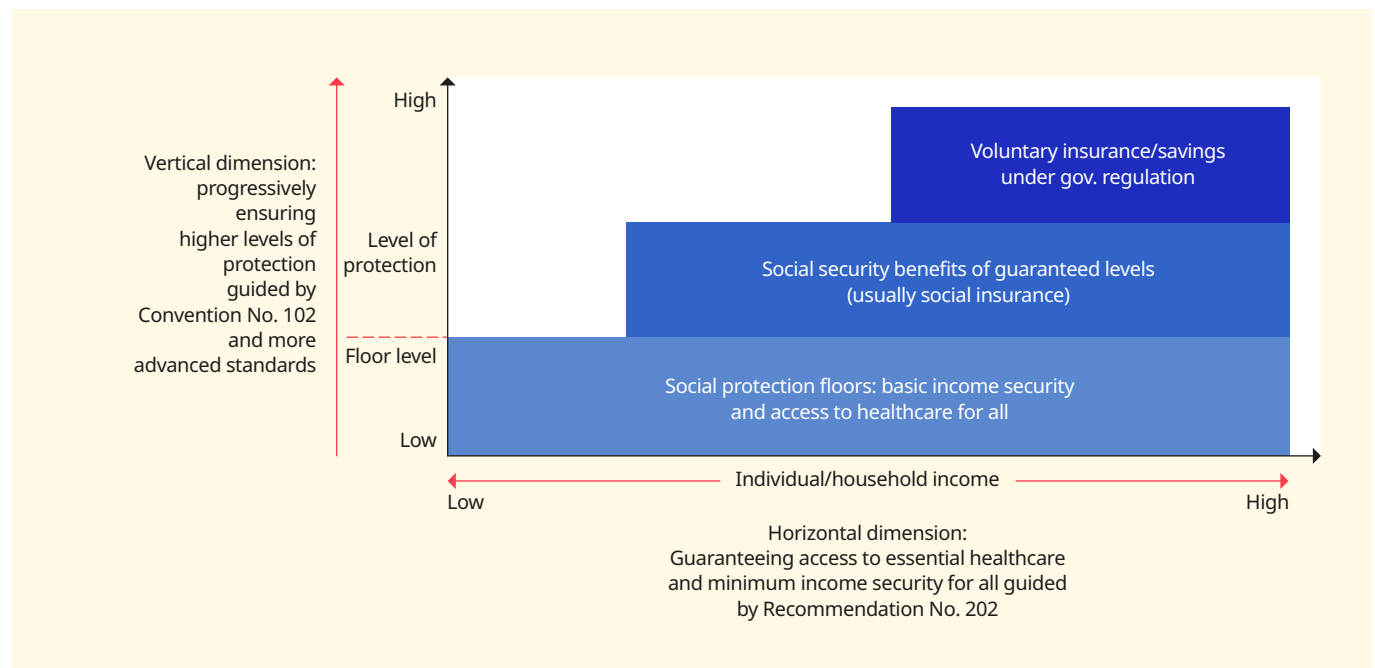
- **Income Security Recommendation (No. 67), 1944**
- **Medical Care and Sickness Benefits Convention (No. 130) and Recommendation (No. 134), 1969**
- **Invalidity, Old-Age and Survivors' Benefits Convention (No. 128) and Recommendation (No. 131), 1967**
- **Employment Injury Benefits Convention (No. 121) and Recommendation (No. 121), 1964**
- **Employment Promotion and Protection against Unemployment Convention (No. 168) and Recommendation (No. 176), 1988**

The ILO's two-dimensional social protection strategy

Extending social protection coverage to informal economy workers is a priority for the ILO and a key element in building comprehensive and sustainable social protection systems for all, in accordance with the ILO social security standards and the 2030 Agenda. **The ILO's approach to extend social protection is based on international labour standards and**

¹ See also ILO 2021g.

► Figure 2. The ILO's two-dimensional social protection strategy



involves a two-dimensional strategy that was adopted by ILO constituents at the first recurrent discussion on social protection during the 100th Session of the International Labour Conference in June 2011 (see figure 2).

The ILO's two-dimensional strategy provides clear guidance on the future development of social security in countries at all levels of development. The strategy is aimed at the rapid implementation of national social protection floors providing for basic social security guarantees over the life cycle that ensure universal access to essential healthcare and basic income security at a nationally defined minimum level (horizontal dimension) as a key element of national social security systems, in line with the Social Protection Floors Recommendation, 2012 (No. 202). At the same time, countries should seek to progressively achieve higher levels of protection for as many people as possible (vertical dimension), guided by up-to-date social security standards, including the Social Security (Minimum Standards) Convention, 1952 (No. 102), the only international treaty with a systemic vision of social security. Together, these two dimensions provide the foundations for building comprehensive and adequate social security systems that take into account national priorities, resources and circumstances.

The two-dimensional strategy also requires that social protection policies and their implementation and monitoring should be based on tripartite dialogue between

representatives of governments and organizations of employers and workers, and on consultations with other relevant stakeholders.

Resolution and conclusions concerning the second recurrent discussion on social protection (social security)

The urgency of establishing universal, comprehensive, sustainable and adequate social protection systems placed under the overall and primary responsibility of the State and based on the ILO's two-dimensional strategy was reaffirmed in the **resolution and conclusions concerning the second recurrent discussion on social protection** adopted by the ILO tripartite constituents at the 109th Session of the International Labour Conference in June 2021 (ILO 2021c).

The resolution and conclusions called on Member States to **extend social protection coverage to workers in all types of employment**, whether formal or informal, to **facilitate transitions from the informal to the formal economy and to ensure adequate and sustainable financing through a combination of contributory and non-contributory sources of financing**.

In addition, the International Labour Conference reaffirmed that universal social protection and gender equality cannot

be achieved without a **more equal distribution of family responsibilities**. The resolution and conclusions accordingly called on Member States to **promote gender equality** – for example, through care credits in social insurance and by fostering income security during maternity, paternity and parental leave, where applicable – and to **invest in the care economy** with a view to facilitating access to affordable and quality childcare and long-term care services as an integral part of social protection systems.

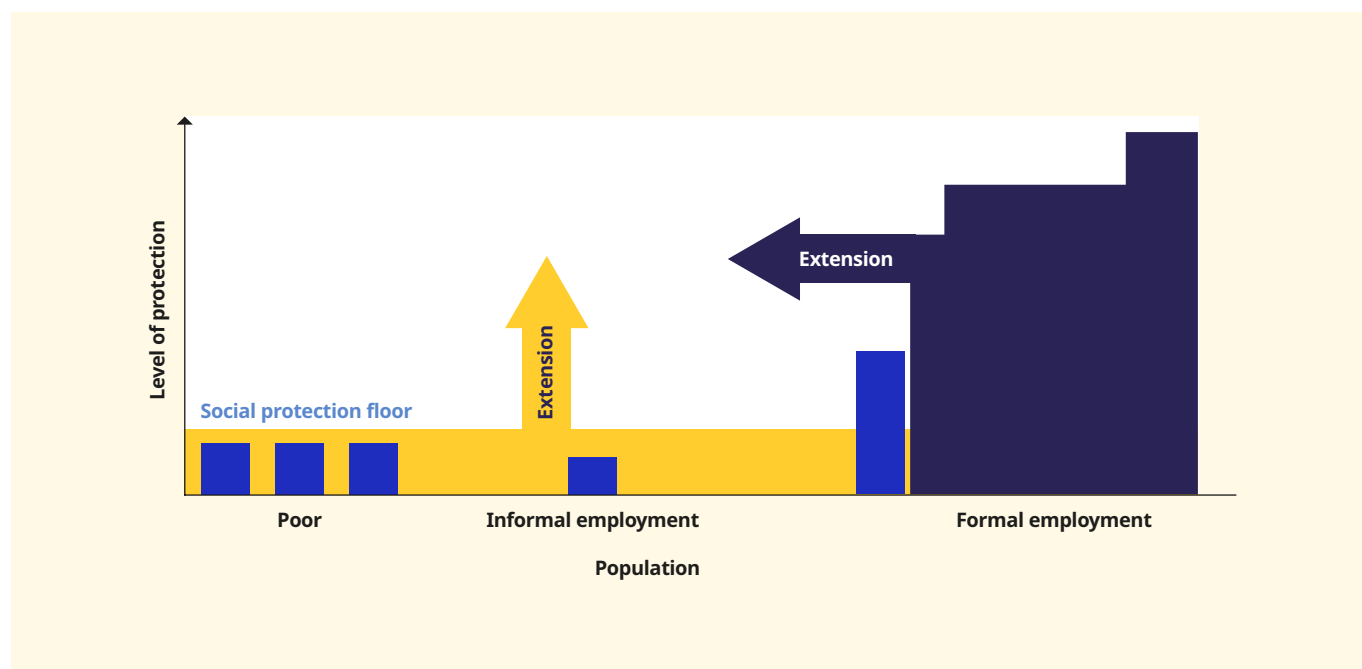
As a result of a fruitful discussion led by the Workers' group, the promotion of gender equality, including through the recognition of care credits were thus taken up in the Conference conclusions for the first time in the ILO's history. In particular, the Workers' group emphasized the **importance of paid maternity, paternity and parental leave entitlements**, which help to increase gender equality, promote greater labour market participation by women, and foster and facilitate the work-life balance and a fairer division of labour. The Workers' group also pointed out that the purpose of crediting contributory periods for unpaid care work was not to pay social security benefits for unpaid care workers, but to ensure that during periods where female or male workers were out of the labour market owing to caregiving responsibilities, they could accumulate credits that would enable them, for example, to access a full pension later in life (ILO 2021d, para. 448).

4. Establishing and maintaining comprehensive and gender-responsive social protection systems: Successful examples from around the world

International experience from various countries shows that closing coverage and gender gaps in social protection is possible with adequate policies and innovative approaches based on social dialogue (ILO 2017; ILO 2021a; ILO 2021e).

- **Extending social protection to women in the informal economy:** The two-dimensional social protection strategy presupposes that universal social protection coverage will require the implementation of several complementary instruments adapted to the specific characteristics of the various categories of workers, namely contributory social insurance schemes; non-contributory tax-financed social assistance or universal schemes; or a combination thereof. The extension of contributory mechanisms to women in the informal economy who have the capacity to make regular payments to a social insurance scheme can facilitate their transition to the formal economy and help to achieve a better financing mix for the social protection system by alleviating pressures on tax-financed social

► Figure 3. Strategies for the extension of social protection coverage to workers in the informal economy



Source: ILO 2021, 17, box 1.12.

assistance benefits. However, to ensure the widest coverage, including coverage of those in low-income groups in the informal economy, contributory schemes usually need to be adapted and complemented by non-contributory schemes to assist those with no or limited contributory capacity. Figure 3 illustrates the strategies for the extension of social protection coverage to workers in the informal economy.

- Bringing uncovered workers under the umbrella of existing social insurance schemes or establishing new schemes, focusing largely on contributory mechanisms (purple arrow).
- Establishing a nationally defined social protection floor through non-contributory mechanisms (light blue arrow). Such a social protection floor guarantees a basic level of social security to all, providing everyone with effective access to healthcare and a basic level of income security.

Many countries have made significant progress towards universal pension coverage. While some countries, such as the **Plurinational State of Bolivia, Botswana, Lesotho, Namibia** and the **United Republic of Tanzania (Zanzibar)**, have established universal non-contributory, tax-financed schemes, others, such as **Cabo Verde** and **Trinidad and Tobago**, are close to achieving universality through a combination of contributory and non-contributory schemes. These examples show that progress towards universal pension coverage is feasible in low- and middle-income countries (ILO 2021a, 173).

- **Closing gender pay gaps:** The principle of equal pay for work of equal value is enshrined in the Equal Remuneration Convention, 1951 (No. 100). The right to equal remuneration applies not only in cases where men and women do the same or similar jobs, but also when they perform work which, though different, is of equal value based on objective criteria, such as skills, working conditions, responsibilities and effort. Remuneration is not limited to the basic pay or wage that the worker receives, but also includes any other compensation, such as bonuses, stock options and overtime pay. The adoption of legislation on equal pay and its enforcement are essential not only to ensure decent livelihoods for working women but also to address some of the imbalance between the social security contributions of women and men (ITUC 2018, 5).

- **Avoiding gender-biased pension schemes:** To reduce gender inequalities in old-age protection, private pension schemes should be avoided, since benefit levels in these are more strictly based on past contributions, thereby penalizing women for lower contributions, earlier retirement and, where gender-specific actuarial tables are used, for their greater average longevity (Behrendt and Woodall 2015; Behrendt 2000). On the other hand, public pension schemes need to be strengthened to guarantee adequate levels of protection for women through a combination of different measures and benefits. As public pension schemes are based on the principles of solidarity and collective financing, they redistribute between people with high incomes and those with low incomes. Another important aspect is that public pension schemes usually provide minimum and universal pensions, which remedy gender pay gaps. In addition, proactive gender-sensitive policy measures are required to reduce the impact of differentiated career patterns on pensions. For instance, the retirement age for women should be aligned with that for men, and harmful rules such as long vesting periods should be abolished.

- **Providing pension credits for unpaid care work to improve gender equality and reverse labour market discrimination:** Care-related contribution credits are an important policy tool to improve the adequacy of women's pensions²; they compensate for contributions that were lost owing to time spent out of the labour market caring for dependants, particularly children. They can be provided irrespective of whether the care is for children or other family members, although in practice credits are primarily awarded for childcare (UN-Women 2015).

Most **European pension systems** offer care-related contribution credits. However, they have also been adopted in some Latin American countries. In the **Plurinational State of Bolivia**, for example, mothers now benefit from a contributory credit equivalent to one year of contributions per child (UN-Women 2015, 4).

- **Adopting mechanisms to guarantee pension adequacy:** Women tend to live longer than men and thus face a higher risk of depreciation of the value of their pensions. It is therefore even more important for them that pension levels be periodically reviewed to take into account changes in the levels of earnings and the cost of living, with a view to guaranteeing the adequacy of

² Care related credits should be for both women and men. For further readings, see Fultz, Elaine 2011.

pensions and ensuring that these retain their purchasing power and real value over time. National practices in this respect vary from ad hoc mechanisms to automatic indexation, and there is also variation across countries and schemes.

Indexation methods
Price indexation
Wage indexation
Mixed price/wage indexation
Regular adjustment
Ad hoc

► **Promoting the implementation of maternity protection in line with ILO social security standards:**

Maternity protection is fundamental to preventing and reducing poverty and vulnerability, promoting the health, nutrition and well-being of mothers and their children, and achieving gender equality at work. In accordance with international labour standards, maternity protection includes not only income security and access to health-care, but also the right to interrupt work activities, rest and recover around childbirth. It means ensuring that women's rights at work are protected during maternity and beyond, through measures that prevent risks, protect women from unhealthy and unsafe working conditions and environments, safeguard employment, protect against discrimination and dismissals, and allow them to return to their jobs after maternity leave under conditions that take into account their specific circumstances, including breastfeeding (ILO 2017, 28).

Some women in the informal economy can benefit from non-contributory benefits, such as cash transfer programmes. Maternity cash benefits that fully or partially replace women's earnings during the final stages of pregnancy and after childbirth, or ensure at least a basic level of income, are of critical importance for the well-being of pregnant women, new mothers and their families. The absence of income security during the final stages of pregnancy and after childbirth forces many women, especially those in the informal economy, to keep working even when their pregnancy is very advanced and/or to return to work prematurely, thereby exposing themselves and their children to significant health risks (ILO 2017, 28). A number of countries have introduced cash transfer programmes for pregnant women and new mothers. The following box provides some examples of this strategy:

In **Bangladesh**, the Maternity Allowance Programme for Poor Lactating Mothers, introduced in 2008, provides poor women aged 20 years and over in rural areas with one-time support during their first or second pregnancy to the amount of 350 Bangladeshi taka (approximately US\$4.50) per month for a period of two years. The programme covered 220,000 women in 2014–15 at a cost of 0.01 per cent of gross domestic product (GDP). Furthermore, allowances for urban low-income lactating mothers covered some 100,000 women during the same period at a cost of 0.0045 per cent of GDP.

Ethiopia's Productive Safety Net Programme, launched in 2005, provides pregnant women in food-insecure and poor households, regardless of their employment status, with cash benefits after six months of pregnancy and during the first ten months after delivery, exempting them from participating in public work. This could be considered a form of paid maternity leave.

In **Peru**, the conditional cash transfer programme JUNTOS, introduced in 2005, provides cash transfers to pregnant women, children and adolescents up to the age of 19 years who are living in extreme poverty. They receive 200 Peruvian soles every two months under certain conditions: pregnant women have to attend antenatal examinations; children and adolescents have to attend medical examinations and school. In 2014, the JUNTOS programme covered 753,638 households.

Source: ILO (2017, 37, box 3.4).

► **Providing maternal healthcare to guarantee the health of women and children:**

Another fundamental component of maternity protection is maternal health-care, namely effective access to adequate medical care and services during pregnancy and childbirth, and beyond, to ensure the health of both mothers and children. As with healthcare in general, a lack of effective access to maternal healthcare coverage not only imperils the health of women and children, but also exposes families to significantly increased risk of poverty.

In 2016, **Burkina Faso** introduced a policy of free healthcare for pregnant women, whereby official user fees for maternal and childcare (for children under 5 years) were removed. This translated into a significant reduction, albeit not a complete removal, of out-of-pocket expenses for maternal care.

► **Ensuring policy coherence to facilitate work-life balance and access to care:** The disproportionate impact of the COVID-19 pandemic on working women and the widespread lack of gender-sensitive crisis-response policies have highlighted the importance of linkages between social protection, care and employment policies (UN-Women 2020). To strengthen such linkages, workers and their representatives should advocate the following policy options:

► **Promoting the sharing of care responsibilities between women and men** through, for instance, the introduction of paternity and parental benefits, which contribute to greater equality in employment and social protection, thereby helping to mitigate women's socio-economic disadvantages in old age. Some examples of countries that have adopted this strategy are given in the box below.

While in 1994 only 40 countries offered statutory paternity leave, by 2015 leave entitlements for fathers were provided in at least 94 out of the 170 countries for which data were available. The duration of such leave has also been increased in many countries. For example, **Myanmar** and **Uruguay** extended paternity leave from 6 to 15 days and from 3 to 13 days, in 2012 and 2013 respectively, paid in both cases by social insurance. In 2013, the **Islamic Republic of Iran** introduced compulsory leave for fathers lasting two weeks. (ILO 2022, 100).

Other countries that have recently introduced or extended paid paternity leave include the **Plurinational State of Bolivia**, the **Lao People's Democratic Republic**, **Mexico**, **Nicaragua**, **Paraguay** and **Portugal**.

► **Promoting flexible working arrangements** on a gender-neutral basis, which can help to reduce gender inequalities in work and care, as long as such arrangements do not erode rights, protections and benefits (ITUC 2018, 5).

► **Providing quality childcare services and benefits for children**, which reduce the childcare burden on families and remove barriers to parents' engagement in decent and productive employment in the formal economy, especially for women. Policies in this area adopted by countries in response to the challenges brought by the COVID-19 pandemic included cash transfers or vouchers for babysitting or other childcare services, especially for healthcare workers; and the provision or expansion of special family leave to support working parents affected by the crisis, together with subsidies for employers offering such leave. However, temporary measures need to be transformed into comprehensive programmes aimed at ensuring income security for families in a more efficient and inclusive way – for example, through universal or targeted, conditional or unconditional, contributory or non-contributory (tax-financed) child or family cash benefits, or tax rebates for families with children; social protection benefits for those caring for infants or children with disabilities or illnesses; access to relevant services during the preschool period; benefits and services to prepare children for school and while they are of school age, such as school feeding, vaccination or health programmes and other in-kind transfers, such as free school uniforms, schoolbooks and after-school care; and benefits and services when families are in specific need (ILO 2021a, 88).

► **Providing quality long-term care services**, which (a) enhance older people's well-being while supporting their families and shifting responsibilities from unpaid family carers to skilled workers; and (b) reduce unnecessary hospitalization in secondary and tertiary healthcare facilities for those who lack other options. In the context of demographic ageing, addressing long-term care needs remains a key challenge for many countries, as became particularly evident during the COVID-19 crisis. It is therefore essential to promote policy reforms in this area with a view to preventing poverty and vulnerability among older people. The following countries offer relevant examples:

While in some countries (for example, **Costa Rica** and **Sweden**) long-term care is part of national health and care systems, others have

established long-term care as an additional social insurance branch (for example, **Germany**, **Japan** and the **Republic of Korea**) or are currently developing such policy solutions (for example, China).

In 2002, **Singapore** introduced ElderShield as a basic long-term care insurance scheme addressing severe disability, especially during old age, with automatic enrolment at the age of 40 (the contribution period continues until the retirement age of 65). In 2018, ElderShield was replaced by CareShield Life with the stated objective of ensuring greater equity. While the management of ElderShield was delegated to private insurance companies, CareShield Life is publicly managed. Under the scheme, eligible people who need assistance with the activities of daily living are entitled to lifetime monthly cash benefits to cover the related costs.

In other contexts, the institutionalized separation of long-term care from the health system, combined with years of austerity and weak regulation of the care home sector, produced tragic results during the COVID-19 pandemic (Daly, Bourgeault and Aubrecht 2020).

5. How can workers contribute to the design and implementation of gender-responsive social protection policies and reforms?

Workers' organizations should regard the COVID-19 crisis as a wake-up call and do their utmost to ensure that the social protection achievements notched up during the crisis pave the way for a recovery that establishes social protection for all. There is a long-overdue need for a new social contract.

In this regard, the recurrent discussion on social protection at the 109th Session of the International Labour Conference in June 2021 could not have been timelier. Member States were called upon to "commit with strong political will and through strong social dialogue to progressively and as soon as possible build and maintain universal, comprehensive, sustainable and adequate social protection systems" (ILO 2021c, para. 13(a)). The International Labour Conference also recognized the important role of social dialogue in shaping

national social protection policies for an inclusive and human-centred COVID-19 recovery that can bring about universal social protection, in line with the priorities set out in the ILO Centenary Declaration for the Future of Work and the 2030 Agenda for Sustainable Development (notably SDG targets 1.3, 3.8, 5.4, 8.5 and 10.4).

Workers' organizations can play a vital role in national policy debates by orienting these towards gender-responsive social protection policies in line with the ILO strategy and the Sustainable Development Agenda (ILO and UN-Women 2019; ILO 2021h). Integrating such a perspective into national policy frameworks calls for a high-level strategic vision, and it is essential that workers' organizations fight for the space that social dialogue needs to be able to generate consensus on the transformative changes required to make a better future possible.

To promote resilience and empowerment in the post-COVID-19 recovery, workers' organizations should focus on the following aspects:

- The extension of access to social protection must be based on **national social dialogue**. Social dialogue and consultations with the social partners are particularly important for the design of coordinated policy responses, including policy responses to the COVID-19 crisis. Workers' organizations should strive for the **creation of political will among decision-makers** – a prerequisite for an enabling environment for constructive social dialogue.
- Workers' organizations must play a key role in **strengthening social dialogue mechanisms and institutions** to ensure that the necessary infrastructure is available to enable these mechanisms and institutions to operate better during a crisis and beyond.
- Workers in the informal economy have often been excluded from or under-represented in social dialogue institutions and processes. Workers' organizations must **increase their representative capacity** through the development and implementation of innovative strategies and services to attract, retain and represent all workers, regardless of their vulnerability in the labour market and their employment relationships, including informal economy workers.³ **Partnerships should be strengthened with workers in the informal economy and their representative organizations**. It is also important to strengthen women's participation so that the specific constraints that they face in the informal economy are taken into account in policy measures. To that end, workers' organizations should ensure that women have opportunities to take an active leadership role in negotiations with employers.

³ Among the initiatives undertaken by trade unions during the COVID-19 crisis that enabled them to reach out to workers who would normally be non-unionized, it is worth mentioning one in Georgia: a nationwide awareness-raising campaign was launched by the Georgian Trade Union Confederation in 2020 in support of the around 10,000 self-employed and informally employed market vendors who were eligible for financial support as compensation for the lockdown. As part of this campaign, the country's trade unions sought to reach hard-to-organize workers and recruit new members (ILO 2021f, 20).

- ▶ Workers' organizations should identify informal economy workers and establish which of them have at least some contributory capacity that would allow them to be progressively included in the national social security system.
- ▶ As countries emerge from the COVID-19 crisis and as pressures increase to reduce spending and put in place austerity measures, it is crucial for workers' representatives to be actively consulted to ensure that they can effectively shape any potential reform measures to **safeguard social outcomes**.
- ▶ **Strengthening the capacity of workers' organizations** is essential to ensure that effective social dialogue can take place and contribute to the development of coordinated policy responses in support of the recovery. In particular, workers' representatives with sound technical knowledge can participate actively in the formulation of national social protection policies and legal frameworks that are in line with ILO social security standards and help to ensure that these policies are implemented properly. For instance, appointing a gender focal point at the workplace level can increase employers' and workers' awareness of gender-specific issues. Informed policy design makes implementation more effective and strengthens ownership of the measures adopted; it also increases trust among governments, employers' and workers' organizations, and workers in general.
- ▶ Workers' organizations should be actively engaged in **promoting the ratification, the implementation and the monitoring of the Social Security (Minimum Standards) Convention, 1952 (No. 102), and the Maternity Protection Convention, 2000 (No. 183)**, as well as the other ILO social security standards – for example, by initiating ratification campaigns.
- ▶ Workers' organizations must help to **disseminate information to workers and employers and raise their awareness of their social protection rights and obligations**.
- ▶ Workers' organizations can also contribute to the **collection of high quality data** that is **disaggregated by sex** in order to detect gendered vulnerabilities and protection gaps and address them accordingly.
- ▶ Workers' organizations should **lobby governments and employers to integrate the principles and standards set out in ILO social security standards**, notably in Conventions Nos 102 and 183, **into gender-responsive social protection policies aimed at enhancing gender equality and maternity protection**.
- ▶ Workers' organizations should also **promote policy discussions and reforms aiming at achieving a fairer distribution of family responsibilities** – for example, through the establishment of maternity, paternity and paternal leave, the recognition of care credits, and investments in quality childcare and long-term care services.
- ▶ Workers' representatives on tripartite boards of directors of social security institutions must insist on **good governance of the social protection system**. Board members are “trustees” for social security schemes and thus have to exercise a reasonable standard of care on behalf of all the beneficiaries of a scheme. This includes acting in accordance with the rules of the scheme and within the framework of the law; acting prudently, conscientiously and with good faith; acting in the best interests of the scheme's constituents; and striking a fair balance among the different categories. Representatives of workers' organizations represent the interests of workers as a whole, not just those in their own federation. Moreover, board members need to be balanced and fair in their approach, because the board is meant to look after the whole social security scheme, not just the part that most affects a given board member's organization (ILO 2010, 15).
- ▶ Finally, it is important that workers' representatives **engage with the United Nations processes on sustainable development**, which offer workers' organizations and other ILO constituents the space and impetus necessary to participate in democratic and transparent multilateral decision-making. These processes also offer them the opportunity to demand enhanced policy coherence, improved enforcement and greater accountability. Workers' organizations can demonstrate the important role of social dialogue and social partnership for national development (ILO 2021f, 20).

References

- Behrendt, Christina. 2000. "Private Pensions: A Viable Alternative? Their Distributive Effects in a Comparative Perspective". *International Social Security Review* 53 (3): 3–26.
- Behrendt, Christina, and John Woodall. 2015. "Pensions and Other Social Security Income Transfer Systems". In *Labour Markets, Institutions and Inequality: Building Just Societies in the 21st Century*, edited by Janine Berg, 242–262. Geneva: ILO.
- Daly, Tamara, Ivy Lynn Bourgeault, and Katie Aubrecht. 2020. "Long-term Care Work is Essential but Essentially Under-Recognized". *Policy Options*, 14 May 2020.
- Fultz, Elaine. 2011. "Pension Crediting for Caregivers: Policies in Finland, France, Germany, Sweden, the United Kingdom, Canada and Japan". Washington D.C.: Institute for Women's Policy Research.
- ILO. 2010. *Governance of Social Security Systems: A Guide for Board Members in Africa*.
- . 2017. *World Social Protection Report 2017–19: Universal Social Protection to Achieve the Sustainable Development Goals*.
- . 2018. "Care Work and Care Jobs for the Future of Decent Work".
- . 2019. *Extending Social Security to Workers in the Informal Economy: Lessons from International Experience*.
- . 2020. "Global Wage Report 2020–21: Wages and minimum wages in the time of COVID-19".
- . 2021a. *World Social Protection Report 2020–22: Social Protection at the Crossroads – In Pursuit of a Better Future*.
- . 2021b. *A Global Trend Analysis on the Role of Trade Unions in Times of COVID-19: A Summary of Key Findings*.
- . 2021c. Resolution and conclusions concerning the second recurrent discussion on social protection (social security). International Labour Conference, 109th Session.
- . 2021d. Record of proceedings No. 7B [Reports of the Recurrent Discussion Committee: Social protection (social security) – Summary of proceedings]. International Labour Conference, 109th Session.
- . 2021e. *Extending Social Security Coverage to Workers in the Informal Economy: Lessons from International Experience*.
- . 2021f. *A Global Trend Analysis on the Role of Trade Unions in Times of COVID-19: A Summary of Key Findings*.
- . 2021g. "Building Social Protection Systems: International Standards and Human Rights Instruments".
- . 2021h. "Reaching Universal Social Protection - a Review of National Strategies and Policies". Policy brief.
- . 2022. *Care at Work: Investing in Care Leave and Services for a More Gender Equal World of Work*.
- . 2022a. *Extending social protection to informal economy workers: What workers' organizations need to know*, ACTRAV Research Package on Social Protection for Workers' Organizations.
- . 2022b. *Creating fiscal space for financing social protection: What workers' organizations need to know*, ACTRAV Research Package on Social Protection for Workers' Organizations.
- . 2022c. *Pension models worldwide from an ILO perspective: What workers' organizations need to know*, ACTRAV Research Package on Social Protection for Workers' Organizations.
- . n.d. "Social Protection Monitor: Announced Measures throughout the World". <https://www.social-protection.org/gimi/ShowWiki.action?id=3426>.
- ITUC (International Trade Union Confederation). 2018. "Gender Gaps in Social Protection", ITUC Economic and Social Policy Brief.
- OECD (Organisation for Economic Co-operation and Development). 2020. "Women at the Core of the Fight against COVID-19 Crisis".
- Razavi, Shahra, Camila Arza, Elissa Braunstein, Sarah Cook, and Kristine Goulding. 2012. "Gendered Impacts of Globalization: Employment and Social Protection", UNRISD Research Paper No. 20123. United Nations Research Institute for Social Development.
- SPIAC-B (Social Protection Inter-Agency Cooperation Board). 2019. "Social Protection to Promote Gender Equality and Women's and Girls' Empowerment". Joint statement to the 63rd session of the Commission on the Status of Women. UNFPA (United Nations Population Fund). 2017. *The State of World Population 2017: Worlds Apart – Reproductive Health and Rights in an Age of Inequality*.
- UNFPA and HelpAge International. 2012. *Ageing in the Twenty-First Century: A Celebration and a Challenge*.
- UNICEF (United Nations Children's Fund). 2020. "Pregnant Mothers and Babies Born during COVID19 Pandemic Threatened by Strained Health Systems and Disruptions in Services". Press release, 7 May 2020.
- UNRISD (United Nations Research Institute for Social Development). 2010. *Combating Poverty and Inequality: Structural Change, Social Policy and Politics*.
- UN-Women (United Nations Entity for Gender Equality and the Empowerment of Women). 2015. "Protecting Women's Income Security in Old Age: Toward Gender-Responsive Pension Systems", Policy Brief No. 3.
- . 2020. "From Insights to Action: Gender Equality in the Wake of COVID-19".

Contact details

International Labour Organization
Route des Morillons 4
CH-1211 Geneva 22
Switzerland