

## PART 5

# Gender gaps in access to, and uptake of, SP in rural areas



### KEY OBJECTIVES:

To understand how gender dynamics may hinder equal access to SP measures for rural women and men.

## 5.1 Why women face gender barriers in accessing social protection?

Approximately 73 percent of the world population lacks access to appropriate SP schemes, and most of these unprotected people live in rural locations (FAO, 2015). Agricultural workers, especially women farmers, are among the least protected in terms of access to social security measures, including workers' compensation, long-term disability benefits, survivors' benefits and old age pensions (UN Women, 2015). Also, various gender-related barriers (e.g. limited mobility, time poverty, care demands, and social norms) may prevent rural women from fully participating in and benefiting from SP schemes.

There are three main reasons behind women's unequal access to, and uptake of, SP.

### i. Structural disadvantage in the rural labour market

As discussed in Part 4, rural women farmers are more likely than men to work in irregular, low-paid (or unpaid) jobs in the informal economy. In addition, because of their care-providing roles, rural women tend to have interrupted work histories (Ulrichs, 2016). Consequently, rural women are less able to contribute to social security benefits (e.g. pensions, maternity coverage and unemployment insurance), particularly in the absence of subsidized schemes (UN Women, 2015; Hunt and Samman, 2016). In many countries, women have lower rates of access to pensions than men (see Figure 8, Annex 2) while globally only a little over one-quarter (28.4 percent) of employed women are effectively protected during maternity through contributory or non-contributory cash benefits (ILO, 2015a). Such a disadvantage is exacerbated in rural areas where there is a severe lack of access to both state and privately run social security schemes that cater to workers in the informal sector (ILO, 2016).

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### ii. Weaknesses in design and delivery of social assistance programmes

Women often have more success in accessing non-contributory social assistance programmes, especially where these programmes offer universal benefits to individuals rather than only to the male head of the household (UN Women, 2015). Women are likely to qualify for non-contributory programmes because of their poverty, vulnerability and status as 'caretakers' (IEG, 2014; UN Women, 2015). However, in rural areas, complex and laborious administrative procedures; the limited communication and awareness of programme eligibility and targeting criteria; and the perceived value of benefits in relation to the cost (in time and money) of participation, may make women less likely than men to enrol in and fully participate in SP programmes (Hunt and Samman, 2016). For example, evidence from Mexico's Prospera conditional cash transfer revealed that very poor female beneficiaries living in remote rural communities dropped out of the programme because complying with the programme's conditions interfered with their income-generating opportunities (Molyneux, 2017).

Poor, female-headed households, which rely heavily on their immediate income to survive, are also disproportionately affected when SP programmes deliver irregular and late payments of benefits (Kidd, 2014). In Rwanda, for example, considerable payment arrears in the Vision 2020 Umurenge Programme (VUP) public works, forced single mothers with children to exclude themselves from its activities and take up less-preferred types of employment to cover income gaps (Pavanello *et al.*, 2016).

### iii. Socio-cultural barriers

Socio-cultural circumstances, including discriminatory gender norms, job segregation and restricted mobility, can leave rural women out of reach of SP programmes (UN Women, 2015). For example, in Burundi and Rwanda, women’s limited physical mobility and their household care responsibilities have created a preference for male household members to enrol in PWPs (de la O Campos, 2015; Pavanello *et al.*, 2016). In Afghanistan, some women were not allowed to work alongside men outside the home (IEG, 2014; Holmes and Jones, 2010).

It is critical to note that even if poor rural women participate in social programmes, they may not necessarily use and benefit equally from social transfers. Women are often the main recipients of cash transfers and PWPs, but may still face constraints to controlling the use of the money/wages due to their weak bargaining power and authority, limited confidence, and lack of financial and functional literacy (Ulrichs, 2016; Kidd, 2014).



**FURTHER ACTION:** Gender-sensitive approaches can ensure that gender inequalities in contributory SP programmes are addressed by subsidizing contributions for low-income earners and workers in the informal sector or recognizing periods of non-work resulting from care-giving responsibilities. Likewise SP programmes need to be designed to address gender constraints in programme uptake and eliminate gender discrimination in accessing benefits. Integrating specific design features (e.g. gender-sensitive targeting, providing culturally sensitive information regarding entitlements, and making mobile crèches available) can help ensure equal access between women and men. The means through which this can be carried out specifically within cash transfer and PWPs is covered in detail in Technical Guide No. 2.

Figure 5: Reasons limiting women’s access to SP



### Summary questions



- ▶ Do rural women and men have access to SP programmes in your country? What types of programmes?
- ▶ Are there gender gaps in access to these SP programmes you mention? Please explain.
- ▶ What factors contribute to rural women’s exclusion (including self-exclusion) from SP schemes?