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Integrated Approaches to Social Protection, Care and Employment

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* The views expressed in this paper are those of the author and do not necessarily represent those of the United Nations.

1. Why an integrated approach is needed?

The complexity of women's employment conditions, which is highly intertwined with women's role as caregivers, begs for an integrated approach to social protection.

There is a number of interrelated factors that need to be taken into consideration:

- Women are more likely to stay out of the labour force.
 - Global data on women's labour force participation show that women are more likely to work when they can afford to do so (with more of this happening in rich countries in the Global North); or when they cannot afford not to and are able to combine both roles as in the situation of agricultural labour (with more of this happening in lower income countries).
 - Staying out of the labour force is a choice made out of necessity either because work does not compensate for/cover the cost of leaving the house and delegating some of the activities related to women's roles as primary care givers (as in the case in rich countries); or because it is difficult to combine work and family roles due to urbanization combined with ineffective infrastructure support and decent work deficit.
 - For women staying out of the labour force we need to take into account a number of social protection measures:
 - Flexible contributory systems that allow for the portability of benefits as women enter and exit the labour market. In most Bismarckian social insurance systems, workers who do not accumulate a certain amount of time (120 months in the case of Egypt) are not allowed for a monthly pension upon retirement, and only get an end of service lump sum payment. This is a serious penalty to women who stay out of the labour force for protracted periods from a social protection perspective.
 - Inclusive non-contributory systems that are flexible enough to accommodate women who enter and exit from the labour market. In most middle- and lower-income countries, non-contributory schemes are residualist in design, with stringent means-testing eligibility measures. Case management is also slow. In most means-testing tools, having access to prior work or being educated, even if with no income at the point, mark red flags that lower prospects of inclusion.
- Women are more likely to be unemployed – particularly young women.
 - While globally there has been increased access to education, the Middle East and North Africa region is a good case in point, there is little evidence that this is empowering education that can lead to gainful employment. Educated unemployment among young women is at five times the rate among young men.¹ The face of unemployment statistics is that of a young woman in the Middle East.

¹ Barsoum, Ghada; Mohamed Ramadan and Mona Mostafa. 2014. Labour market transitions of young women and men in Egypt. International Labour Organization. Work4Youth Publication Series No. 16. Geneva. June 2014

- Skill relevance aside, young, educated women face more challenges related to work availability in different communities, particularly in lagging areas within countries. There are also issues of workplace suitability and distance. There are simply not enough jobs that are being created in labour markets in the region due to the structure of the economy being reliant on capital intensive not labour intensive sectors, and the high prevalence of small and micro-enterprises. In my research, I interviewed women and employers who spoke about challenges of a woman being “alone in the office” in an all men small-scale workplace.
 - Our analysis of data shows that unemployment for women ends with an exit from the labour market than with employment.
 - Unemployment particularly affects first entrants into the labour market. This has serious social protection repercussions. Not being eligible for contributory social protection measures for the unemployed, due to lack of prior enrolment, these women are left with no social protection measures.
 - In most cases, as the majority of these women are from the educated, they would not be eligible for non-contributory schemes.
 - From a social protection perspective, active labour market policies are a key component to the social protection mix for women in this category. These can provide training for employment; apprenticeships; internships; entrepreneurship support; or job placement services. However, these policies are particularly lacking in lower- and middle-income countries with poor evidence base on what works amongst these interventions.
- When women work, they are more likely to be at lower-end jobs, experiencing the twin-challenges of decent work deficit and time poverty.
 - Combining productive and reproductive roles women starts before the time of having children. Young women have reputational concerns in conservative settings that limit their work options and bargaining power at the workplace. These constraints prevent them from seeking employment away from home or in workplaces that have a few number or no other women. These reputational concerns are central to marriageability in conservative settings. Marriageability, not marriage nor childbearing, is a constraint on women’s work options that starts even before having children.
 - The key challenge is when women assume their reproductive roles and have children. With no policies for paternal leave in most countries and with the disproportionate share of care responsibilities carried by women, work becomes a “favour” to the woman.

- When women work, they are presumed to be receiving “favours” on all fronts. At the household front, they need “forgiving” husbands who are ready to accept a less than perfect house or childcare.²
 - At the workplace, they need “forgiving” employers who are ready to accept a delay due to a child’s illness.
 - Institutionalized flexible working conditions and work-life balance policies are very rare in the Global South. They also penalize women in terms of fair pay and the possibilities for career advancement.
 - Paternity leaves are also non-existent in most contexts.
 - Social services are central to the social protection mix for working women to be able combine their productive and reproductive roles.³ Policies pertaining to access to affordable and decent transportation, one that respects a woman’s dignity and does not prolong the already long workday women. Access to services such as clear water and uninterrupted access to electricity are all central to saving women’s time. Above all, affordable and reliable childcare should be central to the mix of social protection provision to working women. Tax-financed subsidies in this area are urgently needed.
 - Working women are time poor and there is less research documenting the negative impact of time poverty on women’s wellbeing. My interviews with women in one low-income community of fish vendors show negative coping strategies by women who are time poor, with impact on children’s safety and schooling prospects.⁴ Let’s remember that 19th Century working women during the industrial revolution in the United Kingdom were encouraged to drug their children to be able to work.
 - A social protection mix for working women is to be anchored on workplace policies that should allow for work flexibility with no penalty; it has to primarily offer flexible contributory social insurance scheme design. The design should be adaptable to women’s situation and to risks of dropping out of the labour force due to the pressure of combining both productive and reproductive roles.
- I want to come back to the decent work deficit for women and focus on two inter-related issues.
 - When women work, they are more likely to experience gender wage gap:
 - Gender wage gap is a global reality. In our recent analysis of data from Egypt we found that despite the selectivity into the labour market, with a higher proportion of educated women than educated men in the labour market (less educated women opt out), the gender wage gap is robust.

² Barsoum, Ghada. 2019. “Women, Work and Family”: Educated Women’s Employment Decisions and Social Policies in Egypt”. *Gender, Work and Organization*. Vol. 26, Issue 7, July 2019, Pages 895-914. <https://onlinelibrary.wiley.com/doi/full/10.1111/gwao.12285>.

³ I am using here the definition by Loewe and Schüring (2021) in including five instruments of social protection: social transfers; social insurance; labour market policies; social services and micro-insurance.

⁴ Barsoum, Ghada. 2021. “From Fisher wives to Fish Vendors: Gendered Livelihood Transitions in a Fishing Village in Egypt”. *Journal of Rural Studies*. Vol. 88, pages 117-125. <https://doi.org/10.1016/j.jrurstud.2021.10.012>.

- Gender wage gap ultimately has its impact on contributory social insurance schemes, where the insurable wage affects pensions.
- Women's work within the informal economy needs to be addressed at different work statuses, considering the situation of women as informal wage worker; non-incorporated business owners; and as contributing family workers:
 - As wage workers, informality here is in the form of lack of access to employment regulations and particularly social security.
 - As non-incorporated private enterprise owners (producing at least partially for the market) but without a formal bookkeeping system or not registered to national relevant authorities. Risks of lack of social protection are combined with risks associated with market volatility. These workers are often times at the lowest end of the entrepreneurial spectrum. Micro-insurance measures are key to these women who often time start their businesses with little assets that are irreplaceable if lost such as livestock.
 - And of course, the key vulnerable situation as unpaid contributing family workers. With little to know opportunities to be part of contributory social insurance schemes in most contexts, these women are often left with no protection. This is a vulnerable status particularly as it reduces women's bargaining power and potentials for independence and the freedom to leave an abusive relationship.
 - Social protection for workers in the informal economy has been a perennial challenge. This challenge is gendered in the first place, with informality affecting a large proportion of working women globally. Recent ILO analysis shows that only 30.6 per cent of the global population is covered by comprehensive social protection systems. This is defined to include benefits ranging from child and family benefits to old-age pensions. Women's coverage is lagging behind men's by 8 percentage points. The rest – 69.4 per cent, or 5.41 billion people – were not protected, or only partially protected.⁵
- Women's work in the "gig" economy is highly celebrated despite its vulnerability.
 - The "gig" economy, that is non-traditional work such as working as independent contractors or temporary workers has grown steadily. Technology increasingly enables this short-term labour contracting form to rise in an unprecedented transnational form.⁶ In the Middle East, despite a growing celebration of this kind of work for its flexibility and lack of mobility constraints, our data is limited to gauge the size of the gig economy.
 - The gig economy is ideal for employers for allowing for flexibility of hiring and fixed labour cost.
 - It is less than ideal from a social protection perspective. Social insurance systems using the Bismarckian model rely on employer contributions. For the self-employed, business registration is required in many contexts (the case of Egypt).

⁵ UN-Women. 2021. Feminist Ideas for a Post-COVID-19 World. The social protection response to COVID-19 has failed women: Towards universal gender-responsive social protection systems. No. 1. May 2021.

⁶ Oyer, P. (2020). The gig economy. *IZA World of Labor*.

- The transnational nature of these work arrangements further constrain access to social protection.
- The COVID-19 dimension.
 - Our recent analysis on the MENA region confirms a global pattern that shows that women in particular had to bear the brunt of the economic pressures; the increased household demands and the ensuing psychological toll of the pandemic.⁷
 - There is now a sobering recognition that a gendered approach to mitigating the impact of the pandemic was gravely missing.⁸ The parameters of this approach would have entailed first and foremost a recognition of the importance of the care economy as constituting essential “life-making” activities across generations and as central for social reproduction. This brings to the fore the feminist agenda for the need to ‘recognize, reduce and redistribute’ care work.⁹
 - Residualist social policy systems by design,¹⁰ the policy response relied on cash transfers to some informal workers and a limited expansion of the outreach of programs of social assistance programs. In Egypt, the government increased pensions by 14 per cent; expanded the outreach of its cash transfer program (*Takaful* and *Karama*) and provided cash transfers to 1.6 million irregular workers. Jordan reduced social insurance contributions for workers and offered temporary cash transfers to daily workers. Morocco offered cash transfers to those who lost their jobs and extended access to health care insurance to informal workers; and Tunisia offered additional pension payments to households.

2. How social protection, care and employment policies can be better linked to promote gender equality, resilience and transformation?

We know that social protection measures need to take into account a life cycle approach, with particular focus on women’s specific reproductive roles with particularly progressive support for women unable to work due to care responsibilities.

BUT social protection policies need to not only address the different lifecycle risks but should be designed to address multiple employment-related complexities:

⁷ Barsoum, Ghada; and Majbouri, Mahdi. 2021. “A Time of Great Intensity: The Pandemic Effect on Work, Care work, and Subjective Wellbeing in MENA Countries”. Economic Research Forum. Working Paper No. 1528. December 2021.

⁸ UN-Women. 2021. Feminist Ideas for a Post-COVID-19 World. The social protection response to COVID-19 has failed women: Towards universal gender-responsive social protection systems. No. 1. May 2021.

⁹ Elson, D. (2017). Recognize, reduce, and redistribute unpaid care work: how to close the gender gap. In New Labor Forum (Vol. 26, No. 2, pp. 52-61). Sage CA: Los Angeles, CA: SAGE Publications.

¹⁰ See Barsoum, G. (2018). Can youth activation policies be central to social policies in MENA countries? *International Social Security Review*, 71(2), 39-56.

- At times of entry to the labour market, the social protection mix should be geared towards the inclusion of the unemployed in the labour market through active labour market policies (skill building for employment; entrepreneurship support; and job placement service). These policies should be well-designed to respond to context challenges. Successful models take a gendered approach to program design with considerations to transportation and childcare needs. By design, some of these programs allow for social transfers in support of job search costs along with the intervention cost.
- At times of exit(s) out of the labour market due to care responsibilities, the social protection mix should focus on a number of strategies based on the nature of exit:
 - Temporary exits: A key example of temporary exits is extended maternity time needs and other care responsibilities. For these situations, the social protection focus should be on having flexible social insurance (contributory) systems that allow for sustaining women's contributions through government-funded mechanisms and pooled funds that can be utilized to support both paternal and maternal leaves.
 - Terminal exits: These can be due to any life-cycle related reasons (old age) or physical capability challenges (disability). For these situations, a mix of contributory pension schemes (based on contributions made at the time of employment) and flexible social assistance is needed.
- At times of employment, social protection policies need to be integrated with:
 - Contributory schemes that are adaptable to special employer-approved arrangements of flexible work and reduced hours. In many social insurance system designs, intermittent and irregular work is penalized by not being covered by social insurance.
 - Non-contributory schemes available to top up the income in case of involuntary reduced hours of work.
 - A focus on social services that are much needed for women with children; along with other services related to transportation, access to clean water and electricity.
- Particular focus needs to be placed on those working in informal work.
 - With flexible worker-initiated schemes for wage workers; with strong enforcement measures in workplaces to counter the lack of access to employment regulations and particularly social security.
 - With flexible schemes for non-incorporated private enterprises producing at least partially for the market but without a formal bookkeeping system that allow for minimum and maximum bounds to which workers can self-assign without fear of tax penalties.
 - With micro-insurance options for entrepreneurs, whether with incorporated or non-incorporated enterprises.
 - By creating contributory channels for unpaid contributing family workers – even at minimum wage levels.
- Workers in the “gig” economy, a diverse group some of them with high education credentials, remain in the same group as non-incorporated private enterprise owners in many under-developed contributory systems. In these contexts, formality is not an option for this group due to self-registration hurdles and cumbersome paperwork requirements.

3. What promising examples might already exist to this effect?

There are many sporadic examples in the Global South that provided some promising examples. Successful examples of the extension of social protection coverage need to utilize multiple instruments to be in a position to address the different life-cycle and employment status interactions.

These instruments can be summarized as follows:

- Non-contributory social transfers: for women without access to contributory schemes due to limited labour market exposure.
- Contributory social insurance schemes: that are flexible, with pooled risks. Extending the coverage of social insurance contributory schemes with flexible design that appreciate the volatility of women's ability to continue to work and the risks of dropping out.
- Labour market policies: LMPs describe the many ways in which the state influences the functioning of the labour market. These come in different forms that affect women's access to social protection in multiple ways:
 - minimum wages policies;
 - labour code granting the right to paid leaves, reasonable working hours;
 - access to social insurance for workers;
 - active labour market policies that enable the integration of unemployed women into the labour market, and workplace.
- Social services: Affordable and quality daycare facilities are central here, but so are transportation, clean water and reliable access to electricity. Remaining in paid work is perhaps the most effective policy to enable women, and women with less or no education in particular to escape poverty and have access to contributory social insurance benefits. Public investment in childcare services should constitute an important complement to a social policy mix addressing social protection.
- Micro-insurance: Micro-insurance measures are key to these women who often time start their businesses with little assets that are irreplaceable if lost such as livestock.