

# Social protection programs for women in developing countries

## How to design social protection programs that poor women can benefit from

Keywords: social protection, social assistance, social insurance, gender, developing countries, women

### ELEVATOR PITCH

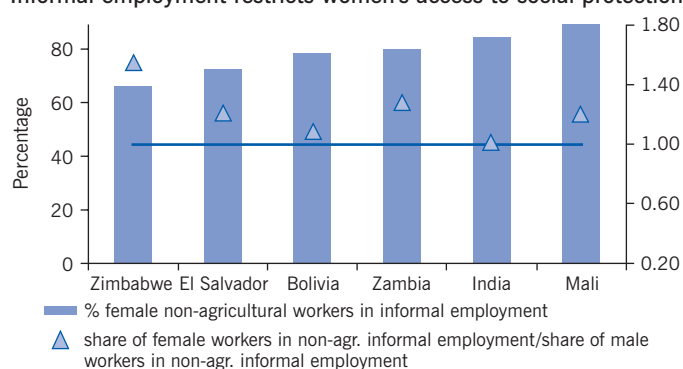
Women are more likely than men to work in the informal sector and to drop out of the labor force for a time, such as after childbirth, and to be impeded by social norms from working in the formal sector. This work pattern undermines productivity, increases women's vulnerability to income shocks, and impairs their ability to save for old age. Many developing countries have introduced social protection programs to protect poor people from social and economic risks, but despite women's often greater need, the programs are generally less accessible to them than to men.

### KEY FINDINGS

#### Pros

- ⊕ Social protection programs designed with women in mind have reached even very vulnerable and marginalized women.
- ⊕ Efforts at the community level by nongovernmental organizations have often been most effective at reaching these women.
- ⊕ Micro-pension schemes that allow small, flexible contributions provide a way for poor women to save for old age.
- ⊕ Microfinance institutions have made it easier for women to use financial services, making saving/borrowing an ex post form of social protection.
- ⊕ Conditional cash transfers have been successful in channeling funds to women.

#### Informal employment restricts women's access to social protection



Source: Data taken from [1].

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World of Labor

#### Cons

- ⊖ Women's reproductive role and social norms exclude many from formal social protection programs.
- ⊖ Scaling up informal, community-level social protection programs can be difficult as these often rely on a network of highly motivated individuals.
- ⊖ Most women in the labor force are concentrated in the informal sector with limited access to pension schemes.
- ⊖ Although micro-pensions and defined contribution schemes are better value for women, these schemes place all the risk on individuals.
- ⊖ Many women lack access to financial markets and find it hard to cope with income shocks.

### AUTHOR'S MAIN MESSAGE

Women face different risks in their daily lives than men do. Many women have difficulty accessing social protection programs, which are not devised with women in mind. Programs can be designed to reach women, however. Features that help women gain access include accommodating lower levels of literacy; allowing more flexibility in requirements for official documents, like birth and marriage certificates; providing services close to women's homes; accommodating women's family care responsibilities; and allowing small contributions and payments at flexible intervals.