

# PUTTING GENDER EQUALITY AT THE CENTRE OF SOCIAL PROTECTION STRATEGIES IN SUB-SAHARAN AFRICA: HOW FAR HAVE WE COME?



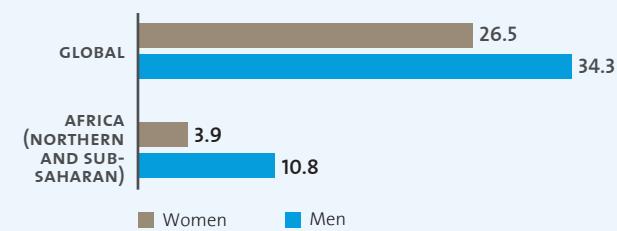
## SUMMARY

Social protection has become an increasingly important part of the social development agenda in sub-Saharan Africa. Comprehensive social protection systems can contribute to poverty eradication and reduced inequalities, stimulate productive activity and economic growth, and create resilience in the face of multiple and recurrent crises—particularly if they work in tandem with other social and labour market policies. Recently, countries in the region have made extensive use of social protection instruments to confront the economic and social fallout of the COVID-19 pandemic. Against this backdrop, this brief analyses the extent to and ways in which countries in the region integrate gender equality and women's empowerment into their social protection efforts, drawing on a unique data set of national social protection strategies from 30 countries in the region, including 14 in West and Central Africa and 16 in East and Southern Africa. It finds that while a significant number of strategies acknowledge gendered risks and vulnerabilities, few include specific actions to address them. The brief concludes with a set of recommendations for increased mainstreaming of gender equality concerns into efforts to build national social protection systems.

## Social protection in sub-Saharan Africa: growing momentum, little gender analysis

The number and coverage of social protection programmes in Africa has grown steadily over the past two decades. Emphasis has been on non-contributory schemes, the number of which tripled between 2000 and 2015.<sup>1</sup> Some countries, such as Cabo Verde and Mauritius, have achieved universal coverage of specific social protection instruments, such as old-age pensions, through a mix of contributory and non-contributory programmes.<sup>2</sup> Overall, however, social protection coverage remains low, and plagued by significant gender gaps. In the African region, only 3.9 per cent of women enjoy comprehensive legal coverage compared to 10.8 per cent of men<sup>3</sup> (see Figure 1), a reflection of vast informal labour markets with women concentrated in the most vulnerable forms of informal employment.

**Figure 1:**  
Proportion of women and men with  
comprehensive social protection legal coverage



Source: ILO 2021.

Policymakers have committed to closing these gaps by extending coverage and strengthening social protection floors, including as part of the 2015 Addis Ababa Declaration on Transforming Africa through Decent Work for Sustainable Development and the African Union's *Agenda 2063: The Africa We Want*. The COVID-19 pandemic has added further momentum to the regional social protection agenda, with many countries rolling out or scaling up social protection mechanisms to protect people against the economic and social fallout of the crisis. It remains to be seen whether this trend will hold, and governments will continue to invest in social protection systems that make individuals and families more resilient to health, economic and climate-related shocks.

From a gender equality perspective, it is paramount to take advantage of this momentum. Evidence shows that social protection can narrow gender gaps in poverty rates, enhance women's access to personal income, and provide a lifeline for poor women, especially single mothers.<sup>4</sup> To do so effectively, social protection systems must be designed with gender and other inequalities in mind. Yet, there is very little analysis to date to assess whether this is actually happening. If the COVID-19 response is any indication, countries in the region and beyond still have a long way to go to put gender equality at the centre of their social protection systems and programmes. As the UNDP and UN Women COVID-19 Gender Response Tracker shows, out of 233 social protection and labour market measures taken across sub-Saharan Africa in response to COVID-19, only 28 per cent were aimed at strengthening women's economic security (e.g. cash transfers or in-kind support given to women) and only 2 per cent provided support for unpaid care (e.g. paid time off to care for sick family members, or compensation for day-care and school closures).<sup>5</sup>

Looking beyond the immediate COVID-19 response, this policy brief assesses the extent to which gender equality considerations are present in national social protection strategies across 30 countries in sub-Saharan Africa, including 14 in West and Central Africa (WCA) and 16 in East and Southern Africa (ESA) (see Annex II for a full list).

## Assessing national social protection strategies from a gender perspective

Gender-responsive social protection systems provide coverage across the life course, include social insurance (contributory) and social assistance (non-contributory) mechanisms, and establish synergies with public services and sustainable infrastructure (see Annex I for definitions of key social protection terms).<sup>6</sup> National social protection strategies are a key instrument for defining the contours of such systems. Similar to other strategic planning documents, such as national development or gender equality plans, social protection strategies typically express a country's commitment to social development and set out a vision for how to achieve it through the various components of a social protection system. Conceived to guide policymaking in the medium- and long-term, such strategies typically include an assessment of risks and vulnerabilities, a review of the strengths and weaknesses of existing social protection mechanisms, and priorities for strengthening their availability and effectiveness.

To assess the extent to which gender considerations had been taken into account in national social protection strategies in sub-Saharan Africa, we developed a set of indicators, spanning four key dimensions (see Annex III for the complete indicator framework and [here](#) for a more user-friendly checklist):

- 1. Overarching framework:** We assessed the general orientation and approach of the strategy (e.g. alignment with international standards, stakeholder participation in its drafting) including elements that we expect to provide an enabling framework for gender-responsive social protection planning and implementation.
- 2. Recognition of gendered risks and vulnerabilities:** We ask whether the strategies recognise gender-specific risks and vulnerabilities as well as structural gender inequalities.<sup>7</sup>
- 3. Measures to address gender-specific risks and vulnerabilities:** We focus on the extent to which the strategies propose specific measures to address the gender-specific risks and inequalities identified above.
- 4. Monitoring and accountability:** We look at both the actors that were involved in the development of the strategy and the mechanisms created to monitor its implementation.

While we do not expect the integration of gender concerns at the strategic planning level to automatically translate into more gender responsive or transformative social protection programmes, we do expect that gender-blindness at this level will hamper the prospect of such programmes to be designed, reformed and implemented with a view to promoting equality between women and men in and through social protection. Understanding the extent to which the gender-responsive elements of social protection strategies are actually implemented, and their effects on women and girls on the ground, also requires further scrutiny—but goes beyond the scope of this brief.

Drawing on the findings of this analysis, the following sections identify gaps and omissions as well as promising practices of gender mainstreaming in social protection in sub-Saharan Africa, with a focus on West and Central Africa.

## Gender-specific life course risks and vulnerabilities: strong focus on maternal health

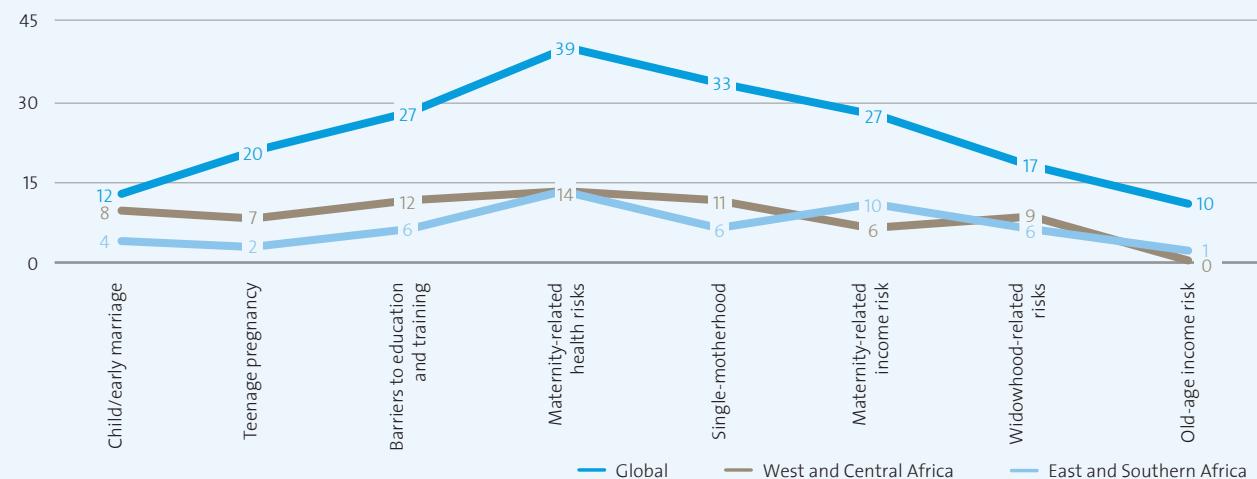
To what extent do national social protection strategies in the region recognize and address gender-specific risks and vulnerabilities across the life course? Although almost two thirds of the strategies in our sample nominally adopt a life course approach, the recognition of gender-specific risks and vulnerabilities is heavily centred on maternal health (see Figure 2).

All the strategies in the WCA sample (14) acknowledge maternity-related health risks, as do most of the strategies in the ESA sample (14 out of 16). This regional average is much higher than the average in our global sample (39 out of 55 strategies), pointing to the regional priority placed on reducing maternal mortality which, despite significant progress over the past two decades, remains high in the region with 674 maternal deaths per 100,000 live births in 2017.<sup>8</sup> Most of the strategies (14 out of 14 in WCA and 11 out of 16 in ESA) also mention specific actions in this area, including the extension of healthcare that includes maternal healthcare.

Even where maternal healthcare services exist in WCA, out-of-pocket expenses related to accessing them can drive non-utilization. Research on access to antenatal care in WCA found that additional policies to address women's economic insecurity are needed to enable women to bridge the gap between service availability and service affordability (Olorunsaiye et al. 2019).

Maternity-related economic insecurity (e.g. loss of income before and/or after childbirth) is acknowledged in around half of the strategies in the sample (16 out of 30), with 6 out of 14 strategies in the WCA sample acknowledging economic insecurity related to pregnancy and motherhood. Seven strategies in WCA (Benin, Chad, Côte d'Ivoire, the Democratic Republic of the Congo, Liberia, Senegal and Sierra Leone) and only two strategies in ESA (Lesotho and Mozambique) also acknowledge adolescent pregnancy as a gendered risk that

**Figure 2:**  
Number of national social protection strategies that recognize different gendered risks across the life course



Source: UN Women's calculations based on data for 30 national social protection strategies in sub-Saharan Africa, including 14 in West and Central Africa and 16 in East and Southern Africa (see Annex II for a full list).

may, for example, impact negatively on adolescent girls' educational or future economic opportunities.

Recognition of other gender-specific life course risks is less common. For example, only 15 out of 30 strategies in our sample recognize widowhood (9 in WCA and 6 in ESA), and only 1 out of 30 (Uganda) recognize that women experience heightened vulnerability and income insecurity in old age following a lifetime of economic disadvantage.

## Structural gender inequalities: some recognition, limited action

Gender-specific life course risks and vulnerabilities intersect and are exacerbated by structural gender inequalities that cut across and accumulate over the life course, including women's lesser access to and control over resources, exposure to gender-based violence, and disproportionate responsibility for unpaid care and domestic work. To work for women, social protection strategies must recognize these inequalities and aim to address them in and through social protection policies and programmes. Our analysis shows, however, that recognition of these inequalities in social protection strategies is uneven—with particularly little regard for unpaid care—and rarely translated into specific actions to address them (see Figure 3; for programmatic examples see Annex IV).

### Unequal access to economic resources

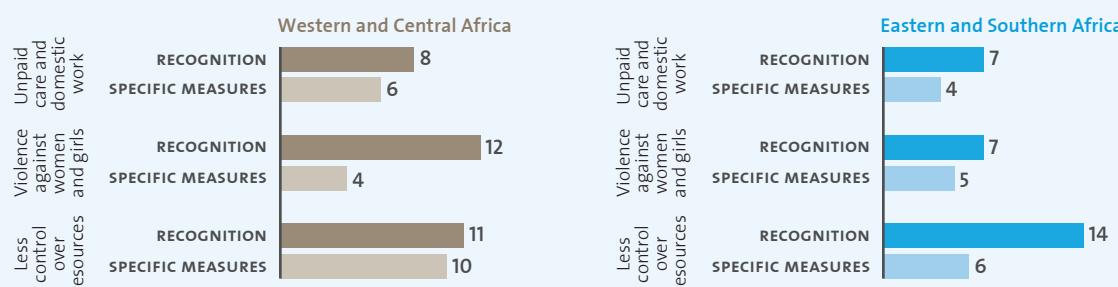
Across the globe, women of working age still face persistent inequalities and discrimination in paid employment—lower employment rates, lower earnings, and, particularly in

low-income countries, higher rates of informality—and access to productive resources. The vast majority of strategies (26 out of 30) in our sample acknowledge at least one of these factors in women's lesser access to resources compared to men. However, only 16 of these strategies mention specific actions, programmes or policies to increase women's income-generating capacities (10 out of 14 in WCA and 6 out of 16 in ESA). These include, for example, non-contributory measures such as cash transfers linked to credit and training programmes (Liberia, Ghana), increased access to microfinance, gender quotas in public institutions (Niger) and support for women in agriculture (Nigeria, Senegal).

Women in the informal economy often miss out on contributory social protection benefits. More than 90 per cent of women in Western, Central and Eastern Africa are in informal employment compared to 86.4 per cent of men.<sup>9</sup> Shocks such as COVID-19 can hit workers in the informal economy particularly hard: in the first month of the pandemic alone, earnings of informal workers in the region declined by 81 per cent.<sup>10</sup> Most strategies in the sample propose specific actions to extend social protection to informal workers, including 13 out of 14 strategies from WCA, and 11 out of 16 from ESA. Benin's strategy, for example, commits to the progressive extension of social security mechanisms to workers in the informal economy even as it recognizes challenges related to low levels of contributions and donor dependency.

During the pandemic some countries rolled out innovative emergency programmes to reach women in the informal economy, including through the use of digital tools (see Box 1).

**Figure 3:**  
Number of national social protection strategies with formal recognition and measures to redress structural gender inequalities, by type of structural gender inequality



Note: VAWG = violence against women and girls

Source: UN Women's calculations based on data for 30 national social protection strategies in sub-Saharan Africa, including 14 in West and Central Africa and 16 in East and Southern Africa (see Annex II for a full list).

#### BOX 1: USING DIGITAL SOCIAL ASSISTANCE TO REACH WOMEN IN THE INFORMAL ECONOMY DURING COVID-19: THE CASE OF TOGO

When the pandemic hit Togo, it upended the livelihoods of millions of workers in the informal economy, which accounts for 95 per cent of women and 90 per cent of men's employment.<sup>11</sup> To mitigate the devastating impact, the government introduced the Novissi programme—a fully digital, unconditional cash transfer scheme—in April 2020. To qualify, beneficiaries had to be Togolese citizens over the age of 18, in possession of a voter ID, and informal workers whose incomes had been affected by COVID-19. Both the registration and payment processes were cellphone based. To apply, workers could use a USSD short code from their cell phones and then follow a series of prompts to enter their information. Once their eligibility was verified, the transfer was automatically credited to their mobile money accounts. According to official records, the programme had reached nearly 820,000 beneficiaries by March 2021—65 per cent of them women.<sup>12</sup> Women also received higher amounts than men, partly to account for the significant gender inequalities in the country, partly based on the assumption that women would be more likely prioritize essential household needs. The base amount of the transfer corresponded to about 30 per cent of the monthly minimum wage (US\$ 22 dollars for women, US\$ 19 for men).

#### *Unpaid care and domestic work*

Women and girls do a disproportionate share of unpaid care and domestic work around the world. This includes sub-Saharan Africa, where weaker public services and lack of basic infrastructure increase both the time burdens and drudgery associated with unpaid care and domestic tasks. This has become particularly evident with COVID-19 where, similar to previous disease outbreaks, women have been at the forefront of caring for the ill and minding children unable to attend school or day care, often hampered by inadequate access to water, sanitation and hygiene.<sup>13</sup>

Harnessing social protection to address the 'care crisis' that COVID-19 has both revealed and deepened is an urgent priority, but our analysis shows that much remains to be done to anchor this issue more firmly in the region's social protection discourse and practice. Overall, only 10 out of 30 strategies in the region recognize unpaid care and domestic work *and* propose specific actions to reduce, redistribute or support it. This includes Gambia, Liberia, and Nigeria in WCA,

and Rwanda, Somalia and Uganda in ESA. Liberia, for example, commits to addressing women's needs through initiatives including childcare facilities, support during pregnancy and after childbirth, and the inclusion of women in programme structures and decision-making. The strategy from Niger mentions extending coverage of preschool services and measures to lighten domestic workloads so that girls are more likely to attend school. Cabo Verde, in turn, has developed a stand-alone strategy to address unpaid care and domestic work (see Box 2).

#### *Violence against women and girls*

Data from 2018 indicate that in sub-Saharan Africa, 21.5 per cent of ever-partnered women and girls aged 15 to 49 have been subjected to physical or sexual violence by a current or former intimate partner in the previous 12 months.<sup>14</sup> COVID-19-related restrictions on mobility and service closures exacerbated this 'shadow pandemic' both globally and in the region. To be gender-responsive, social protection systems can and must address this issue. A growing body of evidence

#### BOX 2: CABO VERDE'S NATIONAL CARE PLAN

Cabo Verde's National Care Plan 2017–2019, created to address gender and other inequalities in the distribution of unpaid care, has three overarching objectives: 1) professional training for caregivers of impoverished persons; 2) the creation of a national care service network; and 3) the promotion of policies to encourage domestic redistribution of care tasks. Specific actions include capacity-building for family caregivers of children and dependent older persons; the creation of a municipal network of day-care centres, with a view to achieving universal coverage; and expanding the current network of rehabilitation services and day centres for older persons and persons with disabilities. The National Care Plan sets forth clear objectives grounded in evidence, including but not limited to sex-disaggregated data. It also lays out a clear timeline and budget with sequencing of activities as well as a communication strategy to disseminate information about available benefits and services. Relevant stakeholders and their responsibilities are clearly defined and a plan for coordination has been set up, involving the Ministries of Family and Social Inclusion, Education, Health and Social Security, and Finance as well as the University of Cabo Verde.<sup>15</sup>

suggests cash transfers, a common non-contributory social protection instrument, may reduce the incidence of violence against women in monogamous and polygamous families.<sup>16</sup> Evidence appears to be strongest when cash transfers are well-coordinated with specific violence against women (VAWG) services, pointing to the importance of synergies between social protection and public services.

Out of the total 30 strategies in the sample, 19 recognize VAWG as a specific gendered risk or vulnerability. Overall, strategies in the region tend to take a view of VAWG that goes beyond violence that occurs within intimate partnerships and families to also include trafficking and conflict-related sexual violence. Yet, similar to unpaid care and domestic work, there is significant attrition from the recognition of the issues to proposing actions (see Figure 3). In WCA, only 4 out of 14 strategies propose actions to address violence (Chad, Côte D'Ivoire, Mali and Nigeria). Nigeria, for example, commits to provide health services, psychosocial support and counselling to survivors of violence. Mali's strategy includes programmes implemented by the national gender equality mechanism to combat VAWG and to involve women in conflict resolution, and mentions economic support for women displaced by conflict.

## Participation, monitoring and accountability: room for improvement

The limited recognition of structural gender inequalities and the gap between recognition and action to address them, suggest a need for greater monitoring, participation and accountability at all stages of the policy cycle.

Overall, 25 out of 30 strategies in the sample were designed through a participatory process, involving some combination of government ministries, international agencies and civil society organizations. Out of 30 strategies in the sub-Saharan Africa sample, 12 mention the participation of national gender equality mechanisms (e.g. national women's ministries, commissions or other gender equality agencies); this proportion is significantly higher than the average in the global sample (19 out of 55). This includes five strategies each in WCA (Comoros, Côte D'Ivoire, the Democratic Republic of the Congo, Ghana, Liberia and Niger) and seven strategies in ESA (Comoros, Kenya, Madagascar, Rwanda, Uganda, Zambia and Zimbabwe). The participation of gender equality mechanisms may have an influence on the extent to which gender-specific inequalities and risks are not only recognized, but also addressed. To this end, in addition to having a "seat at the table", it is important that gender equality mechanisms, women's rights organizations and other gender experts are

adequately resourced to translate their participation into policy influence.

A rights-based approach to social protection also requires robust accountability mechanisms, including participatory monitoring and evaluation frameworks and grievance and redress mechanisms.<sup>17</sup> Over half of the strategies in the sample (17 out of 30) mention participatory monitoring and evaluation methods, including 8 out of 14 strategies in WCA. One of these is Senegal, which has a Civil Society Monitoring Committee for the national social protection strategy, and proposes the inclusion in the national social protection strategy steering committee of women's civil society organizations, organizations of persons living with disabilities, and informal sector representatives. However, fewer than a third of strategies in the sample (9 out of 30) mention grievance, feedback and complaint mechanisms used to inform policy learning and reform. Sierra Leone's strategy, for example, commits to local grievance mechanisms and specific escalation pathways if grievances remain unaddressed.

Gender data and analysis should inform not only the design and implementation of social protection strategies and programmes, but also be used to monitor and evaluate their performance and outcomes.<sup>18</sup> Yet, fewer than a third of the strategies (9 out of 30) mention gender-specific or sex-disaggregated data as part of their monitoring and evaluation frameworks, including 5 out of 14 strategies in WCA.

## “Building back better” with gender-responsive social protection systems

The analysis presented in this brief indicates that while a broad range of countries in sub-Saharan Africa are striving towards the creation of inclusive social protection systems, at least at the level of national strategy, further efforts are required to ensure that gender gaps, risks and biases are systematically recognized and addressed. Limited fiscal space for social protection can explain, in part, some of the missing links between recognition and action. Yet examples from within and beyond the region indicate that progress on key elements of gender-responsive social protection can be made, even within such constraints. Costing studies have shown that a basic gender-responsive social protection floor is affordable for most countries in the region.<sup>19</sup> To “build back better” from COVID-19 and establish future resilience, countries in the region should invest in gender-responsive social protection systems and create synergies with other social policy efforts to stimulate labour force participation, support care and promote social cohesion.<sup>20</sup>

To ensure greater gender mainstreaming in national social protection strategies, governments in sub-Saharan Africa as well as bilateral donors and UN agencies providing financial

and/or technical support should consider the following recommendations.

## Recommendations

- Involve national gender equality mechanisms, women's rights organizations and other gender experts, as well as trade unions and organizations of informal workers in the development of national social protection strategies.
- Deliberately integrate a gender and life course perspective into risk and vulnerability assessments, so that strategies cover maternity alongside other important gendered risks and vulnerabilities.<sup>21</sup>
- Strengthen the capacity of social protection stakeholders to both identify and address gender-specific risks and vulnerabilities through specific social protection measures.
- Recognize and promote public investments in the care economy as a key part of social protection systems that can support economic development by enabling job creation, expanding women's employment opportunities, and supporting the capabilities of children and care-dependent adults.
- Strengthen coordination between social protection systems and VAWG services, including training for front-line implementers of social protection on how to identify and refer survivors, drawing on the expertise of national gender equality mechanisms and women's organizations in this area.
- Generate pathways and support for women's rights, workers' rights and other rights-based civil society organizations to shape social protection policies and systems, including through participatory monitoring and evaluation.
- Strengthen the collection and use of gender and social protection data, including sex-disaggregated data on coverage and benefit levels, as well as qualitative data that capture the intended and unintended impacts of policies and programmes on women and girls.<sup>22</sup>
- Conduct further research to identify the barriers and bottlenecks for translating recognition of gender-specific risks into gender-responsive social protection strategies, policies and programmes.

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The policy brief series synthesizes research findings, analysis and policy recommendations on gender equality and women's rights in an accessible format. This brief was produced by Tara Cookson (University of British Columbia and Ladysmith), Rita Sandoval (The New School), and Silke Staab and Constanza Tabbush (UN Women), in collaboration with Elena Ruiz Abril and Muriel Ametoglo (UN Women WCARO) and based on a larger global review of national social protection strategies conducted by the UN Women Research and Data section.

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## Endnotes

- 1 Cirillo and Tebaldi 2016: 9.
- 2 ILO 2019: 121.
- 3 ILO 2021. Comprehensive legal coverage is defined as coverage by law in all eight areas defined by ILO Convention No. 102: sickness, unemployment, old age, employment injury, child/family benefit, maternity, invalidity and survivors.
- 4 UN Women 2015.
- 5 UNDP. COVID-19 Data Futures Platform. COVID-19 Gender Response Tracker. <https://data.undp.org/gendertracker/>
- 6 UN Women 2018.
- 7 Holmes and Jones 2013, UN Women 2015a.
- 8 WHO 2019.
- 9 ILO 2018: 30.
- 10 UN DESA 2021.
- 11 ILO 2018.
- 12 Debenedetti 2021.
- 13 UN Women 2020a.
- 14 UN Women 2019a.
- 15 Information retrieved from: Plan Nacional de Cuidados 2017–2019. Cabo Verde. Published March 2018.
- 16 Buller et al. 2018; Heath et al. 2020.
- 17 Sepulveda and Nyst 2012: 60.
- 18 UN Women 2015.
- 19 UN Women 2019b.
- 20 See Mkandawire 2001, Razavi 2007.
- 21 Lund and Srinivas 2000.
- 22 Cookson 2018.

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