

“Women are underrepresented in social insurance”

Interview with Raquel Tebaldi on gender considerations in social protection

How is gender considered in social protection programmes?

Feminist analyses point out that women tend to be overrepresented in social assistance programmes. In social insurance schemes, however, they tend

“Women tend to be overrepresented in social assistance programmes. In social insurance schemes, however, they tend to be underrepresented.”

to be underrepresented. If you look at women’s typical contributory profiles, you see that maybe there are gaps, maybe they were away from the labour market due to maternity or care-related work, which is typically done by women. Gender-sensitive social protection programmes will address this by providing top-ups, child credits, care credits and things like that

to match women’s contributions. At the same time, solidarity pensions are becoming more and more popular worldwide and have an important role to play in covering men and women equally under social insurance.

In social assistance, cash transfer programmes have become extremely popular as well over the last decade. It is important that they include women’s voices in their design, implementation and evaluation.

“It is important to include women’s voices in the design, implementation and evaluation of programmes.”

This can be done, for instance, by involving local women’s organisations. They know about the most vulnerable groups and their needs. It is also necessary to provide cash in the most efficient way possible so as not to put women under additional time pressure.

How can social protection cover women better?

Strategically, we have to look at funding the schemes in a way which ensures that they include women.

There is major potential for taxation to provide social pensions under solidarity schemes. Specific groups of workers, like domestic workers, who are typically female, have also made great strides in the last few years. Both Brazil and South Africa have extended their social insurance schemes to these groups. Organising and fighting for the rights of women in typically female occupations, which tend to be informal with poor working conditions, is also very important.

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What can be learned from Latin America?

As I mentioned, in Latin America, Brazil has extended its social insurance scheme to domestic workers through a constitutional amendment in 2013. Now they have the same rights as those already guaranteed to other types of workers. However, this only applies to monthly workers with a strong connection to one employer, who is then responsible for the social insurance contribution. It is not for the daily workers who typically work for many families and thus do not have this connection to one single employer. Authors from the Institute of Applied Economic Research (IPEA) in Brazil have pointed out that after the approval of these amendments, there was an increase in the formalisation rate of monthly workers as well as a decrease in their average working hours.

Raquel Tebaldi

Raquel Tebaldi is a researcher at the International Policy Centre for Inclusive Growth (IPC-IG). She is currently working on a project supporting the UNICEF-MENA regional office in enhancing the child focus of social protection systems in the region. She also has experience in the areas of social protection policies, gender studies and South-South cooperation. She has been involved with the socialprotection.org platform and with several research outcomes of the “Brazil & Africa: fighting poverty and empowering women via South-South Cooperation” project.



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