

Social protection and the future of work

A gender analysis

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Key messages

- If appropriately designed, social protection can play a critical role in promoting women's empowerment and gender equality, including in the world of work. However, social protection policies and systems may also replicate and reinforce gender inequalities. Assumptions about gender roles that underpin policy design, and the way in which policy design interacts with existing inequalities in practice, can lead to gender gaps in provision and may reinforce gendered divisions of labour.
- A 'future of work' lens highlights how, in fact, many of the challenges to gender-responsive social protection, today and looking forward, aren't new and are anchored in age-old issues such as the persistent undervaluation and unequal distribution of unpaid work between men and women. Recent and predicted labour market trends may compound these challenges or present new ones. They also present opportunities to tackle policy shortcomings and inequalities in social protection provision between women and men.
- There is growing pressure on social protection systems to adjust to a changing world of work and to harness the opportunities presented. The time is ripe to build on learning to date to deliver social protection that adequately addresses gender-related contingencies over the course of the life cycle and, in conjunction with wider labour and social policy, gender inequalities in the world of work.
- Social protection policy options set out in this paper provide examples of how this can be achieved in practice. They also highlight key issues in the pursuit of gender-responsive social protection in the context of the future of work. These include: the (re)framing of social protection and the definition of work, the role of contributory social protection, the design and effectiveness of social protection–services (including skills training) links, social protection and the changing demand for care, and the role of technological innovation.

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Acronyms and abbreviations

BEPS	Beneficios Económicos Periódicos (Colombia)
BPJS	Badan Penyelenggara Jaminan Sosial (Indonesia)
CCT	conditional cash transfer
EU	European Union
ILO	International Labour Organization
NEET	not in education, employment or training
NREGP	National Rural Employment Guarantee Programme (India)
OECD	Organisation for Economic Co-operation and Development
SEWA	Self Employed Women's Association
STEM	science, technology, engineering and mathematics
UBI	universal basic income
UCS	Universal Coverage Scheme (Thailand)
US	United States
WIEGO	Women in Informal Employment: Globalizing and Organizing

Executive summary

A growing literature discusses the implications for social protection of the ‘future of work’. How does the rise in non-standard employment and the persistence of informality affect social protection provision and sustainability? What challenges and opportunities do developments in technology and automation present? How does the labour market impact of recent and predicted trends in migration and demographic change matter?

This paper examines such questions from a gender perspective. As with wider discussions of social protection and the future of work, some of the issues under review are, in fact, not entirely new. Some of the challenges to gender-responsive social protection today are anchored in age-old issues, including assumptions about gendered roles in society and the world of work and the persistent undervaluation and unequal distribution of unpaid work between men and women. Recent and predicted labour market trends may compound these challenges or present new ones; they may also present opportunities to tackle policy shortcomings and inequalities in social protection provision between women and men.

If appropriately designed, social protection can play a critical role in promoting women’s and girls’ empowerment and gender equality, including in the world of work. However, social protection policies and systems may also replicate and reinforce gender differences and inequalities. Assumptions about gender roles that underpin policy design, and the way in which policy design interacts with existing inequalities in practice, can lead to gender gaps in social protection provision and may reinforce gendered divisions of labour. A key issue concerns how work-related gender inequalities and policy eligibility rules together give rise to social protection gaps (type, coverage and adequacy). Gender differences in paid work, including in terms of participation, visibility, continuity

and pay, are key to determining individuals’ entitlement to, access to and levels of social protection and, in turn, differences in provision between women and men.

Against this backdrop, this paper reviews recent trends in historically well-documented gender differences in the world of work, such as rate of labour market participation, remuneration for paid work and the distribution of unpaid work. It also considers how labour market trends looking forward – specifically, economic transformation, automation, the rise of the digital and ‘gig’ economy, labour migration, and demographic change and demand for care – are affecting or expected to affect such differences.

The review reveals persistent inequalities, including disparities in patterns and conditions of paid work, with a higher propensity for women to be engaged in non-standard employment such as part-time work, have interrupted trajectories of paid work, to be underemployed and in low-paid work. Furthermore, women around the globe, without exception, continue to take on a disproportionate share of unpaid work. Looking forward, current and expected trends in the world of work are expected to affect men and women differently, reflecting, in part, existing inequalities, and provide both risks to and opportunities for addressing work-related barriers to gender-responsive social protection.

Social protection reform options available to governments for addressing work-related gender policy gaps and inequalities can be grouped as follows:

- **Legislation and policy regulation to widen social protection eligibility:** new legislation/regulation or reform addressing legislative gaps and barriers to social protection participation for individuals or groups previously excluded by legislation and/or

lack of policy (e.g. extension of maternity legislation to domestic workers).

- **Expansion of social assistance:** the introduction or expansion of social assistance schemes (e.g. social pensions, child/family allowances), effectively delinking social protection eligibility from employment status.
- **Social insurance policy reform:** adjusting policy tools and contributory requirements to offset gender differences in paid and unpaid work and to take differences in work patterns and contributory capacity into account.
- **Social protection–social services–infrastructure links:** initiatives to strengthen links between social protection, services and infrastructure that matter to women’s time use, education, training and opportunities for paid work and improved conditions of paid work.
- **Social protection administration and delivery:** reform of policy administration and delivery practices to address implementation-related barriers to women’s access to adequate social protection arising from their work patterns and the type of work they carry out.

Examples of reforms undertaken in these areas in countries worldwide showcase their (potential) role in addressing barriers to gender-responsive social protection linked to inequalities in the world of work, including by harnessing opportunities arising from current and expected labour market trends. They highlight five sets of recommendations and areas for future research moving forward:

Social protection policy framing and the definition of work. Current and expected trends in the world of work reinforce the need to rethink how social protection is framed. Social protection policies and systems in many contexts are designed around paid work and people in (or moving towards) full-time, permanent and continuous employment. Moreover, schemes based on the ‘male breadwinner model’, which assumes women are primary care providers, continue in many contexts to deliver social protection to women as spouses, widows and care providers. This has contributed to social protection that features weak or limited consideration of women-specific life-cycle events and that reinforces ‘traditional’ gendered roles

and norms. Calls for the wider reframing of systems, for examples around a care lens, aren’t new and should be carefully considered and implemented moving forward.

The role of contributory social protection and social protection financing. Efforts to tackle social protection gender gaps by delinking social protection eligibility from employment status through the extension of social assistance measures has reduced the gender coverage gap. Current and expected trends, including the rise in non-standard employment and informality among women, support the shift towards a predominantly tax-financed social protection system as the way forward. However, the reduction of employer- and worker-financed social protection raises a number of sustainability and equity concerns. Employer contributions remain a critical source of social protection financing, and efforts to decrease reliance on this funding source risk weakening the overall resources available. From an equity perspective, particularly in the context of regressive tax systems, extracting social security contributions directly from employers to finance social protection helps ensure that those who benefit from workers’ labour also contribute to welfare. This suggests that what is required is a balanced model that combines elements of both contributions-financed and tax-financed schemes. A key issue remains adjusting the model to better acknowledge non-standard employment and informal workers’ contributions to various stakeholders’ profits and productivity, alongside efforts towards work formalisation.

Social protection, services and infrastructure links. Services and infrastructure that matter to women and their time use enable participation in paid work and influence the type of work they engage in. Examples include the provision of good-quality affordable childcare services and water and sanitation infrastructure that, among other things, free up women’s time to seek and take up income-generating or other valued activities. While supply-side investments (e.g. in the provision of good-quality childcare services and health care centres) are critical, social protection can play a role in linking women to available services and stimulating demand for these. Complementary programmes,

such as through ‘cash-plus’ programmes, can include skills training that holds promise in addressing skill shortages and/or mismatches and related opportunities for paid work arising from technological innovation, labour mobility and the rising demand for care work. Key issues concern the quality of services provided, demand for and conditions of work, and the extent to which the former meets the latter. Looking forward, more research and evidence on what works in enabling effective social protection–services–infrastructure links and related opportunities for better work and improved conditions of work for women is warranted.

Labour migration, demographic change and the care economy. Recent and projected trends in labour migration draw attention to the need to address social protection gaps experienced by many women migrant workers, given that mobility will grow in the years to come and that women migrants face additional risk of economic precarity. Together with demographic change, gendered trends in labour migration highlight the growth in demand for care work, a sector that absorbs a high share of women in paid work. The related growth in ‘global care chains’ sees large numbers of female workers migrate internally and internationally to fill care-related jobs, typically outside the remit of full labour and social protections. The growing demand for care risks perpetuating gender disparities in the world of work and related social protection gaps; it also presents an opportunity to tackle such gaps by presenting paid employment opportunities which, if appropriately regulated,

could see an increase in better jobs that include social protection, many of these for women. From the perspective of social protection design and implementation, efforts to extend social protection legislation to the care sector, and its enforcement, are key, as are efforts to promote the portability of social protection benefits. Both are areas in which important steps forward have been made in recent years but in which more remains to be done, including as concerns addressing the challenges to implementation and enforcement in practice.

The role of technological innovation in social protection management and delivery.

Technology shapes the way we work and our work relationships, as well as the administration and delivery of social protection. If appropriately harnessed and regulated, new technologies can be used both to create better jobs for women and to extend social protection to ‘hard-to-reach’ groups. They also can facilitate the implementation of the portability of benefits across jobs and regions. At the same time, experience to date indicates that technological innovation in some contexts has primarily been used to implement punitive monitoring and sanctions associated with welfare provision, entrenching discrimination and discriminatory practices, particularly affecting low-income women. Technology is not neutral: its regulation and use in practice reflect government’s policy priorities and, as such, agreeing on fundamental principles and objectives will help ensure it is used to implement inclusive and effective social protection.

1 Introduction

A growing literature discusses the implications for social protection of the ‘future of work’. How does the rise in non-standard employment and the persistence of informality affect social protection provision and sustainability?¹ What challenges and opportunities do developments in technology and automation present? How does the labour market impact of recent and predicted trends in migration and demographic change matter?

This paper examines these questions from a gender perspective. As with wider discussions of social protection and the future of work, some of the issues under review are, in fact, not entirely new. Some of the challenges to gender-responsive social protection today are anchored in age-old issues, including assumptions about gendered roles in society and the world of work and the persistent undervaluation and unequal distribution of unpaid work between men and women.² Recent and predicted labour market trends may compound these challenges or present new ones; they may also present opportunities to tackle policy shortcomings and inequalities in social protection provision between women and men.

If appropriately designed, social protection can play a critical role in promoting women’s and girls’ empowerment and gender equality, including in the world of work.³ A growing body of evidence shows that social protection transfers and services – including cash and in-kind transfers, active labour market and training policies and links with services, such as good-quality childcare, health and education services – can support women’s and girls’ outcomes and address gender gaps over the life course in several ways. These include:

- promoting girls’ education, reducing gendered education and skills gaps and facilitating school-to-work transitions (e.g. Bastagli et al., 2016; Jones and Presler-Marshall, 2019)
- guaranteeing income security and reducing gender gaps in income and access to assets (e.g. Gornick and Jannti, 2014)
- tackling the barriers to participation in paid work, including through the redistribution of unpaid work (e.g. Holmes and Jones, 2013; ESRC and DFID, 2019)
- promoting access to ‘better’ paid work, whether in terms of pay or other work conditions (e.g. Baird et al., 2018).

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- 1 While there is no single agreed definition of non-standard employment, the term refers to work falling outside the realm of the ‘standard employment relationship’, that is, continuous, full time, and part of a subordinate, bilateral or direct employment relationship. Non-standard employment is often associated with greater insecurity for workers than standard employment, and includes temporary employment, part-time work, temporary agency and other work involving multiple parties, disguised employment and dependent self-employment, among other forms of work (ILO, 2016a).
 - 2 Gender-responsive social protection includes policies and programmes that adequately address gender-related contingencies and risks over the course of the life cycle.
 - 3 Social protection encompasses the set of policies and programmes designed to protect all people against poverty, vulnerability, and social exclusion throughout the life cycle, with a particular emphasis on vulnerable groups. It can be implemented in cash or in kind, through non-contributory and contributory schemes, and by building human capital, productive assets and access to jobs. This paper focuses on social protection as contributory social insurance (employer- and employee-financed) and social assistance (financed from general taxation/social assistance), social transfers (in kind and monetary), and their links to social services, acknowledging its potential protective, preventive, promotive and transformative impact (Devereux and Sabates-Wheeler, 2004).

At the same time, social protection policies and systems may also replicate and reinforce gender differences and inequalities, through gender gaps in social protection provision and by reinforcing gendered divisions of labour (Lewis, 1992; Orloff, 1993).

Gender inequalities in social protection are reflected in the type of provision (relevance to women's and men's needs and risks over the life course) and in differences by sex in the effective coverage and adequacy of transfers. Examples include:

- the low provision of social protection that address life-cycle events and risks that women specifically face (e.g. maternity)
- gender gaps in social protection coverage, particularly of contributory social protection (e.g. women less likely than men to be affiliated with social insurance schemes)
- unequal benefit values between men and women, with women commonly receiving lower benefit amounts on average than men.

Maternity benefits provide an example with regard to type of provision. Worldwide, the majority of women in employment are still not protected against loss of income in the event of maternity (ILO, 2017b). Only 41% of mothers with newborns received a contributory or non-contributory benefit, with large variations across regions – ranging from 16% of childbearing women in Africa to more than 80% of women giving birth in Europe and Central Asia (ibid).⁴

With regard to social protection coverage and adequacy, worldwide, women's coverage by contributory benefits is below that of men and the amount received by women is on average

lower (ILO, 2017b; Razavi, 2011; Tessier et al., 2013). Contributory pension coverage and transfer values are a case in point. For example, in Costa Rica, 48.8% of women above statutory pensionable age receive a pension, compared to 65.4% of the male population (ILO, 2017b). In terms of pension benefit values, on average, women's pensions were 35.7% lower than those of men in the European Union (EU) in 2017 (Dessimirova and Bustamante, 2019).⁵ Women are also less likely to be eligible for unemployment benefits (Bonnet, 2015; ILO, 2017b). For example, in Eastern Asia only 21% of the female labour force is covered by law, compared to 25% of the overall labour force; and in Northern Africa, the proportions are 29.3% and 38.4%, respectively (ILO, 2017b).

While social assistance benefits, by their nature delinked from employment status, can play a role in extending social protection coverage to women and closing coverage gaps, these schemes commonly provide lower benefit levels than contributory schemes (Tessier et al., 2013). Moreover, by design, they may reinforce traditional gendered roles and stereotypes. This occurs, for instance, when policies are targeted to women as care givers, requiring recipients to fulfil responsibilities in terms of children's education and health (e.g. Molyneux, 2006).

Such inequalities exemplify how policies may not only fail to compensate for differences deriving from labour market conditions, but may even magnify them (e.g. Arza, 2015; Behrendt and Woodall, 2015; Burkevica et al., 2015).

One of the reasons for such gaps and inequalities is the way in which social protection policy interacts with existing underlying gender

4 This lack of income security during the final stages of pregnancy and after childbirth forces many women to keep working into the late stages of pregnancy and/or to return to work prematurely, thereby exposing themselves and their children to significant health risks (ILO, 2017b). Even when maternity cash benefits are legally in place, their adequacy can vary considerably, from country to country, reflecting how benefits are defined with respect to both women's previous earnings and the length of maternity leave. In a large number of countries (52 out of 192), women are entitled to benefit at a level lower than 67% of previous earnings for a minimum of 12–13 weeks. This falls short of the benchmark of International Labour Organization (ILO) Convention No. 183 (ibid).

5 In five member states, the gap was equal to or above 40%, with the largest differences recorded in Malta (46.1%), the Netherlands (43.4%), Luxembourg (42.6%), Austria (41.1%) and Cyprus (41.1%) (ibid). This figure was calculated as the difference in average pensions between men and women aged 65 to 79 years. For the EU it is a weighted average based on the population of the country.

differences and inequalities in the world of work. The latter have direct implications for social protection eligibility, access and adequacy, by determining, for instance, continuity of paid employment, contributory capacity and the (in)visibility of work.⁶ They also arise from assumptions about gendered roles commonly underpinning policy design (UN Women, 2015; ITUC, 2019). For example, social protection schemes and systems designed on the assumption of the ‘male breadwinner model’, with men in full-time continuous employment and women shouldering unpaid care work, both contribute to differences in social protection treatment between men and women and reinforce gendered divisions of labour.

This paper is concerned with gender gaps in social protection associated with work-related gender differences and the opportunities to address these through social protection policy reform in the context of the evolving world of work, using a ‘future of work’ lens. Its primary focus is social protection policy design and implementation. However, it recognises that the potential for gender-responsive social protection realisation critically hinges on policy efforts in labour market regulation and wider social policy, including childcare provision. Addressing gender inequalities in social protection, and ensuring social protection fulfils its potential in promoting women’s and girls’ empowerment,

will require a multipronged approach. It will require policies that aim directly to reduce labour market inequalities and to tackle wider societal gendered stereotypes and social norms (e.g. UN Women, 2015).

The paper is structured as follows. First, it reviews recent and expected trends in gendered differences in the labour market and the wider world of work. This includes areas in which historically there have been marked gender differences, such as participation in paid work, type of employment and the distribution of unpaid work. It also considers more recent labour market developments and how they affect (or are expected to affect) men and women differently, including automation, labour migration, demographic change and the rising demand for care. The paper then examines social protection policy reform aimed at addressing existing gaps and inequalities, such as the adjustment of contributory social insurance schemes to take non-standard employment and interrupted work patterns into account and the expansion of social assistance. In so doing, it also discusses opportunities and challenges involved in strengthening social protection gender-responsiveness arising from recent and forward-looking trends in the world of work. The final chapter discusses key emerging social protection policy recommendations and areas for future research.

6 By ‘invisibility’ of work we refer to work that takes place in the informal economy and in physical locations which pose a challenge to, or preclude, the identification and measurement of activities and output leading to the de facto ‘invisibility’ of workers to labour regulators and social protection systems, such as in the case of home-based work or domestic work which take place in private households (Chen, 2014). The term also refers to work which is overtly or implicitly ‘made invisible’ by policy-makers due to discrimination against those typically carrying out the work, undervaluation of the activities involved, or work not being officially recognised as ‘real work’, among other factors – with workers being denied formal recognition and attendant protections as a result.

2 Gender inequalities in the world of work

Gender inequalities in the world of work matter to women's access to social protection, the type of social protection they access and the adequacy of provision. From a 'future of work' perspective, two related sets of trends are of interest: recent trends in historically well-documented gender differences in the world of work and labour market trends looking forward. This chapter reviews each of these in turn.

2.1 Recent trends in long-standing gender inequalities

2.1.1 Women's labour force participation

While global historical trends reflect an increase in women's labour market participation, there continues to be a large – and in some regions growing – gender gap.⁷ Following a period of improvement in female labour force participation, since 2003 progress has slowed significantly: latest available data shows that in 2018 the global rate for females was 48% and 75% for men (ILO, 2019a). This rate differs significantly between regions and countries. The highest participation rate for women is 64% in low-income countries and is as low as 35% in some lower-middle-income countries (ibid; ILO, 2018a).

Unemployment is higher among women than among men: it stands at 5.4% for women against 4.7% for men at the global level, with this gender gap widest in lower-middle-income countries at 1.6 percentage points in 2018. Young women are disproportionately affected, with 30% of women and only 13% of men aged 15 to 24 years identified as not in education,

employment or training (NEET) in the same year (ILO, 2019a).

Projections to 2030 indicate that little or no improvement is expected in the global gender labour force participation gap in most regions of the world, based on recent trends. Although some regions, such as the Arab states, are expected to see a modest narrowing of the gap, in others (e.g. in Southern and Eastern Asia) the gap is expected to increase (ILO, 2017a).

Relatedly, the size of the working age population outside the labour force (that is, neither in paid work nor looking for paid work) is expected to continue to grow in the years to come, which is likely to have significant gendered causes and consequences. Although estimates of the total number currently outside the labour force vary, as do projections of exactly how this figure will grow, predictions converge around the over-representation of women and young people among those detached from the labour market (with the highest rate of all age groups being among young women) (e.g. Gelb and Khan, 2016). Yet comparatively little is known about this category of people, other than that the majority are women, and that an unknown number may wish to have a job (World Bank, 2013).

2.1.2 Type of paid work and work patterns

Part-time employment is most prevalent in sectors in which women are concentrated, including care-related sectors such as education, health and social services, and in the domestic service sector (ILO, 2018b). Involuntary part-time work, or underemployment, also remains prevalent among women workers, with the rate of involuntary

⁷ The labour force participation rate refers to the proportion of a country's working-age population that engages actively in the labour market, either by working or looking for work (ILO, 2015a).

part-time work particularly high among workers in the informal economy (ILO, 2016a).

The number and frequency of interruptions in work patterns vary by gender. The higher number of interruptions in paid work among women compared with men (for instance associated with care responsibilities – see sub-section 2.1.4) helps explain why women in paid employment either do not accrue entitlements or receive lower levels of benefits (e.g. pension values) compared with men (Tessier et al., 2013). This includes what is commonly referred to as the ‘motherhood employment penalty’ (e.g. ILO, 2018b). One of the reasons for such differences is that ‘flexible’ or voluntary part-time work arrangements that fall into the category of non-standard employment may be seen to support women’s labour force participation by enabling workers to manage paid work alongside unpaid care and domestic work (Allen et al., 2013; Hilbrecht and Lero, 2014).

Overall, a higher share of men (63.0%) than women (58.1%) are in informal employment globally (ILO, 2018c). However, this aggregate picture masks differences between countries. Across Africa, for example, 89.7% of employed women are estimated to be in informal employment in contrast to 82.7% of men (ILO, 2019a). Moreover, such estimates for women are likely to be lower than the reality, given that women’s secondary activities, notably processing agricultural and food products in rural areas, are not well captured in the data (Charmes, 2016).

Women occupy the most vulnerable segments of the informal economy, as demonstrated by the ‘informality pyramid’ devised by Women in Informal Employment: Globalizing and Organizing (WIEGO) (Chen, 2012). Informal workers’ earnings are highest among informal employers and regular informal wage workers at the top of the pyramid (mainly male), followed by own-account – or self-employed – workers and, finally, casual wage workers (of all genders). At the bottom of the pyramid, industrial outworkers and contributing family workers (mostly female) have the lowest earnings and correspondingly the highest risk of poverty (ibid.). To illustrate the extent of women’s over-representation in the lowest return tiers,

the proportion of women who are contributing family workers is more than three times higher than that of men – 28.1% compared to 8.7% (ILO, 2018c).

Given the concentration of women in non-standard employment and the more precarious sectors of the informal economy, from a gender-responsive social protection standpoint, it is especially relevant that both forms of work have persisted and continue to grow in many regions (Stuart et al., 2018). Critically, available projections to 2023 suggest that women’s participation in lower quality forms of informal work is likely to increase in low- and lower-middle-income countries relative to men in these countries. While participation as contributing family workers is projected to reduce for all workers and across all country groupings, the share of women in own-account work in low- and lower-middle-income countries is projected to increase (by 0.6 percentage points and 1.1 percentage points, respectively) while that of men will decrease during the same period (by 0.4 percentage points in both) (ILO, 2019a).

2.1.3 Remuneration for paid work

Globally, significant gender disparities persist in pay for waged work, with most recent available data suggesting a global pay gap of 18.8% throughout the world, ranging from 12.6% in low-income countries to 20.9% in upper-middle-income countries (ILO, 2018d). The size of the gender pay gap differs according to women’s position in the wage distribution. In high-income countries women at the top of the skills and earnings scale experience a wider pay gap. Meanwhile, as outlined above, in low- and middle-income countries women are often in informal wage employment and face a ‘double penalty’, receiving lower wages on average than their male counterparts in the informal economy and lower pay than wage workers in the formal economy (ILO, 2019b).

A major contributing factor to the gender wage gap is women’s over-representation in sectors and occupations characterised by undervaluation and therefore relatively low pay, enabled by a weakness or absence of well-functioning labour market institutions and policies, including collective bargaining and

minimum wages (ILO, 2018a). A ‘motherhood pay gap’, as high as 30% in Turkey, is attributed to career breaks for maternity leave (paid and unpaid), reductions in hours of work and discriminatory hiring and promotion practices that can penalise mothers across their working life (ILO, 2019a).

The gender pay gap cannot easily be explained by education. Wage returns to education are often lower for women than men; women are systematically paid less than men in the same occupational category, even if their level of education equals or exceeds that of their male counterparts – although this varies between countries (ILO, 2018d).

In terms of dynamics and forecasts, low wage growth is another manifestation of the wider trend of low-return employment, with global wage growth falling in 2017 to the lowest rate since 2008 and staying well below the growth levels displayed before the 2008–2009 global financial crisis (ILO, 2018d). While reported gender-disaggregated data on wage growth is hard to come by, this trend must be placed in the context of the persistent gender wage gap. Given widespread inequalities in the average wages of women and men engaged in paid employment, overall falling wage growth risks further exacerbating women’s economic precarity.

2.1.4 The distribution of unpaid work

Globally and without exception, women take on a disproportionate share of unpaid work; including housework, caregiving to household members (including children, older people, people with disabilities and those with health problems), and volunteer work (such as community care services and providing help to other households) (ILO, 2018b).⁸ This unequal distribution underpins the differences in work patterns and outcomes outlined above. It has also historically been at the heart of the gendered assumptions underlying social protection policy design discussed here (e.g. chapters 1 and 3).

Recent data suggests that women perform a staggering 76% of unpaid care, meaning men’s contributions account for less than a quarter of

all unpaid work undertaken. Gender segregation exists across all forms of unpaid work in all countries, with women’s role in cooking, cleaning, shopping and direct care significantly greater than that of men (‘household repairs’ is the only exception in which men frequently perform more than women). In terms of time spent, women spend on average 4 hours and 25 minutes a day on unpaid care, with men spending 1 hour and 23 minutes (*ibid*). At the extremes, men in Northern European countries (Sweden, Finland and Estonia) perform more than 40% of all unpaid care work, while less than 10% of the total unpaid care work is provided by men in Mali (8.0%), Cambodia (8.7%), Pakistan (8.9%) and India (9.5%) (*ibid*).

Women carry out significant amounts of unpaid care throughout the life course. Recent ODI research across the 31 countries for which age disaggregated data is available finds that ‘working age’ women (which is most likely to include women with young children) carry out more unpaid care than other groups. It also finds that older women carry out significant amounts of unpaid care, too – and in four countries, Belgium, Italy, China and Japan, more than their ‘working age’ counterparts (Samuels et al., 2018). For these older women economic necessity is a main driver of their remaining engaged in income-generating activities into later life – including as a result of lack of access to adequate pensions (*ibid*).

Yet caring roles have been shown to limit women’s access to consistent and quality paid work, including that associated with social protection provision (Alfers, 2015; Samman et al., 2016), with corresponding negative effects on economic security and empowerment. Women’s disproportionate care loads often lead to ‘time poverty’ (Bardasi and Wodon, 2010), which can be most acute when women perform paid work alongside the bulk of unpaid work in a household, and can have negative effects on women’s mental and physical health and reduce time for sleep, personal/self-care, hygiene and leisure (Hirway, 2015; Chopra and Zambelli, 2017).

8 Routine household work constitutes 81.8% of this unpaid care work measured as primary activity.

Box 1 Economic transformation and gender outcomes

Fox's case study of Tanzania (2016b) neatly demonstrates the complexity of gender outcomes in relation to economic transformation. Analysis of employment and time-use data shows that a decade of economic transformation in the country has benefitted some women through increased access to new employment opportunities in higher-productivity sectors, including manufacturing, trade, and hotel and food services. It has also enabled the expansion of public services, which contributed to women's increased level of education and a longer life-expectancy and expanded employment opportunities within the public sector.

Yet some traditional gender inequalities remained persistent. Yields per hectare in agriculture remained lower on land worked primarily by women in comparison to that worked mainly by men. And disparities in unpaid care work have become ever more acute: girls as young as 10 took on a significant number of hours of unpaid work, and while the time spent by men on household chores was reduced, around half of women's time spent on economic activities continued to be spent on household chores. The associated 'time poverty' appears to be leading women to engage in agriculture or home-based own-account work instead of entering wage employment as a means of managing their disproportionate care responsibilities, thereby limiting women's ability to benefit from economic transformation by accessing the opportunities created by it.

2.2 The 'future of work'

In addition to recent trends in long-standing gender inequalities in the world of work, looking at the issue of gender-responsive social protection through a 'future of work' lens reveals whether and how current and expected labour market trends impact women and men differently and related risks and opportunities for women's participation in paid work and the conditions of paid work.

2.2.1 Sectoral change and economic transformation

The future of work for women across country contexts depends on the trajectory of economic development, with the extent to which women benefit dependent on trends in sectoral transformation of employment. The nature of the shift, its regulation and differences in skills between population groups determine opportunities and outcomes in practice (e.g. see Box 1). Sectoral diversification may expand economic opportunities for women, but by no means automatically, as the sectors in which women participate are highly dependent on social norms operating in a given context and associated occupational segregation.

For example, although expansion of textile manufacturing in Asian countries has provided opportunities for female wage employment, the development of food and agricultural processing and building materials sectors in sub-Saharan Africa have resulted in far fewer female wage opportunities (Fox, 2016a).

In the services sector, employment expansion in publicly supplied services with high shares of female employment, such as education and health, may increase employment opportunities for women. Notably, significant predicted expansion in demand for care services is likely to provide further demand for labour – see sub-section 2.2.5 on demographic change and changing demand for care. Another area of opportunity for growth and jobs is the 'green economy' linked to investments in renewable energy, 'green infrastructure' and environmentally sustainable practices (GCFW, 2019; ILO, 2020). Available estimates of aggregate impacts of the low carbon transition on jobs point to an overall net increase in jobs, with net losses in some sectors (e.g. oil and gas extraction and coal-powered electricity generation) and variations across countries. Such trends highlight the skills shortages associated with the low carbon transition and related opportunities for employment to be harnessed through the (re)skilling of workers (e.g. Gençsü et al., 2020).

In some contexts, such opportunities have been curtailed as prevailing trends of public fiscal consolidation and privatisation have led to a contraction in public sector employment (Braunstein, 2012; Cook and Razavi, 2012). Moreover, if services expansion and/or the low carbon transition lead to the creation of predominantly higher-skilled jobs, women may be disadvantaged relative to men. This was noted by Artecona and Cunningham (2002) in their analysis of job creation and the male–female wage gap in Mexico, which found that women were unable to compete for skills-intensive newly created jobs. Furthermore, women are not a homogenous group: younger and more highly educated women (and men) are more likely to be able to access such high-skilled jobs (Fox, 2016a), meaning women with lower skills or with a skill mismatch relative to newly created opportunities are likely to be at a disadvantage. This may disadvantage older women, who may not have opportunities for (re)skilling following many years of active labour market participation, or women from more marginalised socioeconomic groups facing intersecting inequalities based on gender as well as race or ethnicity, disability, age, migrant status or geographic location (notably rurally-based women), who may have lower access to training and skills development programmes.

Beyond the opportunities for paid work for women presented by economic transformation and sectoral change, a key question concerns the quality of employment. The extent to which the opportunities outlined above bring improvements in women’s circumstances and address inequalities remains subject to policy decisions and regulation. For example, while the expansion of textile manufacturing outlined above has provided opportunities for female wage employment, recent mass job losses suffered by women workers in the garment sector with no recourse to social safety nets across Southern and Southeast Asia highlight the extreme precarity of this employment and

the need to build social protection plans into future economic and labour market strategies (Sedex, 2020).

2.2.2 Automation

The effects of the rise of automation on the quantity and quality of employment is central to policy discussions on the future of work.⁹ A key concern is the potential for automation to displace jobs, especially among workers performing routine tasks and/or in precarious work, among which women are over-represented (e.g. Brussevich et al., 2018; Madgavkar et al., 2019). Available studies on gendered impacts of automation show either that these are likely to be roughly similar among men and women or that women face a higher risk of job loss from automation. For example, in their study of ten countries (Canada, China, France, Germany, Japan, Mexico, India, South Africa, the United Kingdom and the United States (US)), Madgavkar et al. (2019), find that the overall scale of job losses could be similar for men and women. In a study covering a higher number of countries (28 OECD countries, Cyprus and Singapore) and exposure to routinisation, Brussevich et al. (2018) find that 11% of the female workforce faces a risk of automation in comparison to 9% of the male workforce. They also find that younger people and older women (>40 years) are at a higher risk of displacement through automation than men in the same age cohort (albeit with significant heterogeneity between countries and sectors).

Sector-level studies show mixed trends. For example, in manufacturing, automation has been projected to have a significant gender impact in countries that have pursued the expansion of the garment industry as part of their economic diversification. In Cambodia, it has been estimated that 88% of garment workers, of which 81% are women, face displacement through automation (ILO, 2016b). Others, however, cast doubt on such projections, highlighting that the low cost of production enabled by cheap (female) labour in

⁹ Various attempts have been made to analyse the impact of automation and identify impacts for different groups of workers. Critiques of methodologies used, and subsequent projections identified, are common (e.g. see Frey and Osborne, 2013; Gelb and Khan 2016).

such outsourced sectors may render automation less profitable in comparison (Gelb and Khan, 2016).

Conversely, some studies highlight the potential for technological innovation and automation to lead to better jobs, including better paid work (Madgavkar et al., 2019). Critical in this respect are people's skills, access to relevant training and knowledge. Women face long-standing and established barriers to these, which poses additional challenges compared to those faced by men, including: less time to reskill or search for employment because they spend much more time than men on unpaid care work; lower mobility due to physical safety, infrastructure, and legal challenges; and lower access to digital technology and participation in science, technology, engineering and mathematics (STEM) fields than men (Madgavkar et al., 2019). For example, barriers women face in harnessing technological developments in the field of agriculture include having less access to capital or finance to make investments in new technologies, or less access to new technologies as they emerge due to men's tendency to monopolise them (World Bank, 2011; Doss, 2013; Fox, 2016a).

For some, ensuring that women are able to participate fully and equally to men in occupations related to the development of technologies is key. In particular, this means employment related to STEM disciplines, given women's historical exclusion from these fields and the fact that jobs within them are likely to be high-skilled, and therefore high-return, and are growing exponentially in number as automation becomes further established.

2.2.3 The rise of the digital economy, including 'gig work'

Use of information and communications technology has grown exponentially in recent years globally and this trend is set to continue. Mobile digital technology is becoming more accessible and is having significant impacts on labour markets globally. In particular, this technology is allowing users to seek work from new sources and in new locations (including across wider geographies) and enabling employers to overcome skills shortages and meet

fluctuating labour demands promptly (Green and Mamic, 2015).

While mobile and digital technology may provide significant opportunities, gendered challenges have also emerged in relation to the quality and quantity of employment. These challenges are also due to the gender-based segregation in labour markets and women's differential access to technologies and the skills required to use them (Otobe, 2017). Gendered digital divides vary greatly but are more acute in low- and middle-income countries, where women are on average 10% less likely to own a mobile phone than men (GSMA, 2018). This unequal access means that in some countries, women and other left behind groups may be excluded from the economic opportunities mediated by mobile digital technology, thereby reproducing and exacerbating existing labour market inequalities (Hunt and Samman, 2019).

A case in point is the gig economy, in which companies design mobile platforms which connect workers to the purchasers of their services. Gig economy work can be carried out online (known as 'crowdwork') or locally, with the purchaser and the provider in physical proximity (known as 'on-demand work') (De Stefano, 2016). Although significant measurement challenges make it difficult to precisely size the gig economy, exponential growth is expected in the sectors in which women are most likely to be concentrated, notably in on-demand household services, including care and domestic work (Hawksworth and Vaughan, 2014; Hunt and Machingura, 2016; Vaughan and Davario, 2016).

Yet the gig economy often represents the continuation (and in some cases a deepening) of long-standing structural, and gendered, labour market inequalities (Hunt and Samman, 2019). This includes gender participation gaps – in the United Kingdom, women have been estimated to be only 16% of weekly gig workers (Balaram et al., 2017) – and gender pay gaps – a recent study analysing data from more than 1 million drivers on the Uber platform in the US found a 7% earnings gap between men and women drivers (Cook et al., 2018). Furthermore, existing unequal power relations and gender, racial and class inequalities are being continued

Box 2 On-demand domestic work in South Africa

ODI research has explored the experience of on-demand domestic workers in South Africa. In some cases, experience has been positive. For example, workers tended to value the role of platform companies in helping them find work and the platform technology tracks ‘gigs’. This meant that, for the first time ever, domestic workers had an independent record of the number of hours worked and the money earned – which they viewed positively given the long history of wage theft and/or underpayment in the sector.

But the benefits were mitigated by the wider working conditions. Chief among the challenges is low and insecure incomes. On-demand domestic workers typically earn less than a ‘living wage’ – estimated to be at least 4,125 South African rand (\$280) monthly – and this income also tends to vary every week, depending on client bookings. Moreover, workers have to pay out of their own pocket for transport between the homes where they work meaning that even when hourly rates meet the minimum wage they have little left to live on.

As a result, platform-company claims to offer women flexible work that allows them to earn money while managing unpaid care loads are undermined. Workers can only take on gigs when clients demand their services, with a small cohort of platform ‘superstars’ tending to enjoy more bookings and increased ability to choose hours. Meanwhile, many other workers must take on gigs outside their preferred schedule to maximise earning potential, therefore limiting their ability to be truly flexible and work when they want.

Because platform companies classify workers as independent contractors, on-demand workers are not able to benefit fully from South Africa’s domestic work regulatory framework, which is one of the most advanced in the world thanks to hard-won gains of the domestic worker unions, such as the South African Domestic Services and Allied Workers Union (SADSAWU). This means platform workers do not receive employer social security contributions or maternity or sick leave, as ordinarily employed domestic workers in South Africa would.

Source: Hunt and Machingura (2016); Hunt et al. (2019a)

or reinforced on platforms (Hunt and Machingura, 2016; van Doorn, 2017; Ticona and Mateescu, 2018).

Also of significant concern is the insecurity of much gig work. While some, higher-skilled workers cite their ability to generate a high and stable income through platforms (Manyika et al., 2016), many gig workers are subject to far higher precarity. Workers are often classed by platform companies as ‘independent contractors’, which can be seen as carefully constructed to deny workers the employment benefits and conditions that are typically associated with decent work. These benefits and conditions include access to labour and social protection – including compliance with minimum wage laws, employer social security contributions, anti-discrimination regulation, sick pay and holiday entitlements – and

the ability to associate freely and bargain collectively (De Stefano 2016; Rogers 2016; De Stefano and Aloisi, 2018). Platform companies and clients can benefit, as a result of paying lower or no social security contributions for workers, having to comply with fewer employment regulations, and making task-specific payments instead of needing to provide more permanent salaries (for a spotlight on worker experiences, see Box 2).

2.2.4 Labour migration

Migration is a critical trend set to shape the future of work. Recent years have seen a continuation of growth in the number of international migrants, including migrant workers. Estimates identify 164 million migrant workers worldwide in 2017, with women constituting 68 million of these, almost

half of the migrant worker population (ILO, 2018e).¹⁰

The higher proportion of men among migrant workers reflects the higher labour force participation of men compared to women, as well as other gender labour market differences linked to stigma, stereotyping and discriminatory policies (ibid; ILO, 2018a).¹¹ Experience of poor-quality work in traditionally female-dominated sectors in their country or location of origin are often at the core of women's decisions to seek work opportunities elsewhere. For example, a review by Moyce et al. (2015) found that the emigration of nurses from developing countries was influenced by poor working conditions in 'home countries', with workers citing burn-out, emotional exhaustion and stigma related to their profession as push factors, and the perception of greater educational opportunities, increased workplace autonomy and more flexibility in working hours identified as pull factors. Yet women migrant workers continue to face insecure conditions at their destination as protections – including full employment rights and access to social protection – are often not fully applied to migrant workers. This challenge can be felt most acutely by migrant workers who become victims/survivors of trafficking, forced labour and other forms of 'modern slavery'. These workers are often hidden and subject to abuse and extreme economic precarity, with women facing heightened risk of such experiences (see Hunt et al., 2019b).

Of particular note among recent and projected trends is the nature of a significant share of female labour migration: to provide care for others. 'Global care chains' are a primary means of meeting demand for care services through migration flows. These see large numbers of female migrant workers migrate internally and internationally to richer contexts, to fill care-related jobs. These jobs include paid domestic work, child-minding, nursing and

other occupations in personal care service, including to look after the sick and older people. In turn, women in lower-income countries rely on relatives or employed domestic helpers to meet the unpaid care responsibilities they leave behind. These employed workers are commonly other internal or international migrant workers (Kuptsch et al., 2015). To demonstrate the scale of this phenomenon, in 2015 it was estimated that 11.5 million of the total 150.3 million migrant workers globally (7.7%) were domestic workers (ILO, 2015b).

Care chains are driven by a widespread lack of comprehensive provision of quality public care services (providing associated quality employment for caregivers). This shifts the responsibility, and the costs, of care onto the millions of female migrant workers who take up poor-quality care work outside the remit of full labour and social protections. It is therefore a system that, unless adequately regulated and accompanied by investments in care infrastructure and training, reflects and perpetuates entrenched gender disparities in the world of work (Pasadilla and Abella, 2012; Faist, 2017; Hong, 2018).

2.2.5 Demographic shifts and changing demand for care

Demographic change is set to have significant impacts on labour market dynamics in the years to come, with a growing share of youth and older people set to have differential effects in different regions of the world – including in changing demand for care. Africa and Asia are the regions with the fastest growing population globally. Africa's population is expected to double to 2 billion by 2050, fuelled by a birth rate of around five children per woman coupled with a diminished infant mortality rate, which will lead to a 'youth boom' in the coming decade; and Asia's population – including the Middle East – is also set to grow exponentially (UNDESA, 2017).

10 Men's share in the total number of migrant workers increased somewhat from 56% in 2013 to 58% in 2017.

11 The overall labour force participation rates of migrants declined between 2013 and 2017 (men's rate fell from 78.0% to 75.5% and women's, from 67.0% to 63.5%). Similar reductions were also observed for non-migrant workers during the same period, thereby resonating with a wider global trend of falling labour market participation (ibid; ILOSTAT, 2018).

The number of new entrants into the labour market is correspondingly growing in many countries, with approximately 40 million people entering the labour market each year. It has been estimated that around 520 million new jobs need to be created between 2016 and 2030 to absorb this increased labour force, although this is likely to be an underestimation due to possible increases in female and older workers in the labour force as well as changes in migration flows (ILO, 2016a, in Kuptsch et al., 2015).

This demographic change is likely to have increasingly significant effects on young people, notably in Africa, where the youth boom will see the working-age population as a share of the total population increase. This may further increase gender gaps as demand for available jobs increases, having particularly acute effects on some women – for example young women in lower-middle-income countries, who are already more than three times as likely as young men to have NEET status (ILO, 2019a).

At the same time, the share of the world's population aged over 65 is also projected to increase, from 8% in 2019 to nearly 14% by 2040 (Harasty and Schmidt, 2016), with older people also likely to remain active in the labour

market. Global ageing has a strongly gendered dimension: as women tend to live longer than men they will continue to be over-represented along the older population. 'Feminised poverty' among this group arises as a result of the accumulated effects of inequalities in women's labour market participation, lower lifetime incomes and fewer resources to support them in older age – including lower pension access and values due to reduced contributory capacity, which often sees older women remain active in poor quality paid work out of necessity, not choice (UN Women, 2015; Samuels et al., 2018).

Intrinsically tied to demographic shifts are changes in the demand for care, which is growing rapidly from both children and older people. According to current measures, the main demand for care emanates from children aged 0–14 years old (representing 90% of total dependants in 2015), while older people constitute the bulk of the remaining share. However, ageing populations mean that by 2030, 87.3% of dependants are projected to be aged 0–14 years old, with older persons making up 12.7% (ILO, 2018b). Overall, the need for carers is growing: worldwide 2.1 billion people needed care in 2015, a figure set to increase by 200 million by 2030 (ibid).

3 Social protection policy adjustment and reform

The trends in women's work and in gender differences in the world of work discussed in the previous chapter raise questions about the framing of social protection policies and the appropriateness of their design and implementation details against the objectives of gender-responsive social protection. It is to these policy design and implementation details that the paper now turns. Specifically, it considers the social protection policy options for (a) addressing the barriers to gender-responsive social protection arising from existing gender inequalities in the world of work and (b) harnessing opportunities associated with recent and forward-looking labour market trends.

This paper identifies five types of policy adjustment or reform aimed at tackling existing policy shortcomings and barriers to gender-responsive social protection (see summary in Table 1):

- **Legislation and policy regulation to widen social protection eligibility:** new legislation/regulation or reform tackling legislative barriers to social protection participation for individuals or groups previously excluded by legislation and/or lack of policy.
- **Expansion of social assistance:** the introduction or expansion of social assistance schemes (e.g. social pensions, child/family allowances), effectively delinking social protection eligibility from employment status.
- **Social insurance policy reform:** adjusting policy tools and contributory requirements to offset gender differences in paid and unpaid

work to take differences in work patterns into account.

- **Social protection–services–infrastructure links:** initiatives to strengthen links between social protection, services and infrastructure that matter to women's time use, education, training and opportunities for paid work and improved conditions of paid work.
- **Social protection administration and delivery:** reform of policy administration and delivery practices to address implementation-related barriers to women's access to adequate social protection arising from their work patterns and type of work.

3.1 Extending legislation to widen social protection eligibility

Initiatives to tackle legislative barriers to social protection include extending regulatory frameworks to cover, or adopting legislation that includes, individuals and groups previously excluded by existing legislation. As highlighted in chapter 2, a high share of women in paid work engage in sectors or types of work that aren't covered by adequate legislation or are explicitly excluded (i.e. non-standard work). Such initiatives can therefore be especially effective in addressing gender coverage gaps. They may form part of wider efforts to 'formalise' or integrate sectors and workers into the formal economy.

An example is given by the regulation of maternity provisions, where both international agreements and national legislation designed to cover all workers, including those outside the

traditional employment model, have played an important role. For example, ILO's Maternity Protection Convention of 2000 (No. 183) advises countries to provide a standard of 14 weeks' paid maternity leave for all workers, including those in the informal economy. This has served as a guideline for introducing national legislation in countries that have made considerable progress in complying (Ulrichs, 2016).

Other initiatives tackle wider social protection regulation and eligibility in order to expand coverage, for example by mandating the inclusion of formerly excluded workers – whether broadly or in female-dominated sectors (Holmes and Scott, 2016; Ulrichs, 2016). At the national level, examples include India's Unorganised Workers' Social Security Act 2008, which provides for the establishment of social security schemes for 'unorganised workers', defined broadly to include home-based workers, wage workers and self-employed workers in the unorganised sector, ensuring broad coverage of the informal economy. The schemes include provident funds, employment injury benefit, funeral assistance and older persons' homes.

An example that relates specifically to female-dominated sectors is the adoption of the ILO Domestic Workers Convention, 2011 (No. 189) and the Domestic Workers Recommendations in 2011, applicable to an estimated 52.6 million domestic workers worldwide, of which the majority are female. The Convention states that domestic workers are to be covered by national labour laws and regulations, including those determining access to social protection. At the national level, both Brazil and South Africa have adopted legislation extending social insurance schemes to domestic workers, which now entitle them to unemployment insurance (South Africa) and maternity provisions (both countries).

In Brazil, a constitutional amendment in 2013 guaranteed domestic workers equal rights with other workers. This law now covers 6.5 million workers and includes a provision whereby employers will pay the equivalent of 8% of workers' salaries into a fund that will be made available on compulsory redundancy, death and other contingencies (Holmes and Scott, 2016).

In South Africa, where domestic work represents a 23% share of urban informal employment, legislative changes expanded the labour law and provided workers a legal avenue by which to prove the existence of an employment relationship, with important implications for social protection. By law, domestic workers are now covered by the Unemployment Insurance Fund. Employers must register domestic workers under this fund and pay a monthly contribution, to which workers also contribute. Emerging findings suggest positive effects for women workers, including raised minimum wages (hourly earnings increased by over 20% within a year) and increased use of written labour contracts (from 7% in 2002 to 36% in 2007). At the same time, there is evidence of challenges to implementation in practice, as a worker is required to work at least 24 hours per month for a single employer to qualify for employer contributions, which many don't. Even when this requirement is met, non-compliance is widespread (Jackson, 2019).

Other examples include the adjustment of legislation or regulation of specific programmes to extend coverage. For example, in Argentina, where family benefits were previously restricted to employees and the formal sector, Decree 1602/2009 extended the provision of family benefits to children whose parents are unemployed or work in the informal or domestic sectors (Ulrichs, 2016).

The lack of (or limited) portability of social protection benefits across jobs and/or geographically, whether within a country or across country borders, is another common barrier to adequate social protection for women. The issue is relevant from the perspective both of women's patterns of paid work (interrupted, with multiple employers) and of migration. Social protection legislation that is limited to the territory of the state, residence and sometimes nationality requirements exclude or limit migrants' access to social protection. In response to these challenges, bilateral social security agreements have been developed between some countries. However, only around one-quarter of all migrants benefit from such agreements – with most of these being migrants moving between high-income countries

Box 3 Universal basic income (UBI) and the valuation and distribution of unpaid work

UBI advocates highlight its potential to correct the paid-work bias of contemporary social protection schemes and to increase women's economic autonomy and power. They argue that UBI does this by (1) providing a floor of economic security for everyone and (2) not specifying what activities they engage in, helping to recognise the unpaid work largely done by women. Compared with other cash transfers that are paid to households or to specific individuals, a potential advantage is that, by being paid to everyone individually, it avoids targeting the main breadwinner or the female 'head of household'. This feature, together with the unconditional nature of UBI, promises to avoid the risks of reinforcing the woman care provider role brought on by cash transfers with 'human capital accumulation' conditionalities that target women (as highlighted by some studies on conditional cash transfers).

However, critics argue that a UBI would do nothing to directly challenge gendered divisions, and may well reinforce them, especially to the extent that unconditional cash transfers increase the incentive for women in particular to reduce their labour market participation, given their relatively weaker attachment to the labour force as a group relative to men, and the central role that this plays in broader inequalities, such as income gaps and poverty risks.

The evidence is mixed. Basic-income-type schemes are associated with increases in women's participation in paid work when they enable women to tackle barriers to participation in paid work, for instance by affording childcare. In other cases, basic-income-type schemes are associated with reductions in work participation among women with children in a couple. Both the theoretical and empirical literature converge on the point that for a basic income scheme to, at a minimum, not aggravate the unequal distribution of unpaid work across the sexes, and to possibly address this inequality, transfers need to be accompanied by wider efforts to tackle existing gendered norms and inequalities.

Source: McKay (2001); Bastagli (2020)

(Hopkins et al., 2016; Hagen-Zanker et al., 2017).

3.2 Expanding social assistance

The expansion of social assistance, funded through general taxation, effectively delinks social protection eligibility from employment status and contribution history. As such, it has been used to address social protection gender gaps associated with low or no contributory capacity linked, for instance, to interruptions in paid employment, non-standard or informal employment, and with the unequal distribution of unpaid or low-paid work such as care. Examples include the introduction and expansion of non-contributory pensions, child or family cash transfer programmes and public works programmes or employment guarantee

schemes (e.g. Razavi, 2011; Tessier et al., 2013; UN Women, 2015).

Social assistance cash transfers include social pensions that address the older-person pensions gender gap (ILO, 2017b), child/family benefits commonly paid to the female primary care provider in a household (Barrientos and DeJong, 2007) and cash-for-care transfers that acknowledge care contingencies and the costs associated with bringing up children and caring for other family members (ILO, 2018b), and other income support schemes with varying degrees of means-testing and conditionality.

A large and growing body of evidence highlights the role of such programmes in reaching women that were previously excluded from social protection and how effective they can be in promoting women's empowerment, including with respect to the world of work. If appropriately designed,

cash transfer programmes can significantly increase girls' school attendance and improve learning outcomes. They are also associated with improvements in girls' and women's health and promote women's economic empowerment by easing resource constraints and enhancing women's decision-making power over financial resources (e.g. Bastagli et al., 2016).

At the same time, however, particular design features of such transfers may reinforce women's roles as primary care providers, reinforcing traditional gender roles and exacerbating women's time poverty (Cookson, 2018; Molyneux, 2006). Social assistance transfers that explicitly target women as primary care providers include conditional cash transfers (CCTs) which require recipients to comply with behavioural requirements in the form of children's regular school attendance and health care visits, such as Mexico's *Progresa-Oportunidades-Prospera* programme (now discontinued). The responsibility of fulfilling such requirements typically falls on the woman in a household, as the primary recipient and assumed primary care provider. Such concerns have been addressed through a combination of CCT design features, including by providing compensation for any time spent fulfilling programme conditions (e.g. Egypt's *Ain El-Sira* pilot CCT) and by encouraging both male and female heads of households to take on responsibilities associated with conditionality compliance, such as attending health clinics and nutrition talks (Chopra, 2014; UN Women, 2015).

The potential risks of cash transfers replicating or even exacerbating work-related gender inequalities by targeting families or households, rather than individuals, and including conditionalities, underpin some of the arguments in favour of a UBI, which is paid to individuals unconditionally. Would a UBI avoid the risks of reinforcing the woman care provider role brought on by cash transfers with conditionalities that typically target women? For an overview of the full discussion see Box 3.

The adoption of non-contributory social pensions can help address the older-person pensions gender coverage gap. By delinking eligibility to pensions from an individual's

contribution history, the establishment of large-scale non-contributory pension schemes has in many countries expanded effective coverage and reduced inequalities between women and men (ILO, 2017b). Social pensions can be particularly important for individuals who are unlikely to meet contributory requirements of social insurance pensions or accumulate sufficient savings in individual pension accounts. Coverage figures reflect this: women represent the majority of current beneficiaries of non-contributory pensions in South Africa, where 63.9% of Old Age Pension (OAP) (now Older Person's Grant) beneficiaries are women; in Thailand, 84.6% of women above retirement age are receiving the non-contributory pension, compared with 77.9% of men (ILO, 2017b); and in Spain, 81.8% of non-contributory pension beneficiaries are women (Tessier et al., 2013). In Argentina, where a programme aimed at expanding coverage to the elderly with insufficient contribution records was implemented, the majority of new benefits were received by women (Arza, 2015). In Bolivia, the proportion of older women receiving only the non-contributory *Renta Dignidad* (as opposed to a reduced-level *Renta Dignidad* in addition to a contributory pension) is significantly higher (83.3%) than that of men (66.3%) (ILO, 2017b). Global estimates indicate that the majority (61%) of future beneficiaries of non-contributory pensions are women (Tessier et al., 2013).

Beyond population coverage, the capacity of social assistance cash transfers to make a difference depends on their benefit levels. While such programmes have helped to address discrepancies in coverage, issues of adequacy persist (e.g. Tessier et al., 2013). In the case of social pensions, for example, while these help ensure women's access to at least a basic pension, benefit levels are often low and insufficient to fully meet their needs. The schemes typically do not fully compensate for the lack of contributory coverage; non-contributory pension benefits are usually well below social insurance pension benefit levels (Arza, 2015; ILO, 2017b). In the case of care benefits, such schemes typically do not replace full earnings when employment is temporarily or permanently interrupted – thus, cash-for-care policies often only partially value the work of unpaid carers, mainly women (ILO,

2018b). This points to the need to adjust the adequacy of such transfers to better reflect the value of women's needs, of the costs of care work and of lost earnings. It also highlights the need to complement such efforts with initiatives to support the participation of women in contributory schemes (ILO and OECD, 2018).

Employment guarantee schemes or public work programmes are another common social assistance tool. In some countries and schemes, such measures are in place on a permanent basis to promote the right to a job as a guaranteed entitlement. To support women's participation, they may include gender quotas and childcare facilities. Moreover, the public infrastructure and community assets built (e.g. community childcare facilities) may aim to support unpaid carers to achieve entry or re-entry and permanence in the labour force (ILO, 2018b). India's National Rural Employment Guarantee Programme (NREGP) in principle guarantees 100 days employment in a financial year to registered rural households on demand, along with minimum wages, gender parity of wages and the provision of basic worksite facilities, including childcare. Nationally, women comprise a significant share of workers employed through NREGP, starting from around 40% in 2006 and growing to 49.5% by 2010 (Razavi, 2011). Available evidence suggests that critical to such programmes supporting the balancing of productive and reproductive responsibilities are design features such as the provision of quality community childcare facilities, flexible working hours and building gender-sensitive community assets (for example, nearby water points and fuel wood collections) (Holmes and Jones, 2010b).

3.3 Adjusting contributory requirements and social insurance policies

Another common approach involves adjusting the requirements for participation in contributory social insurance schemes, to facilitate access by individuals who are at risk of exclusion as a result of a combination of policy requirements and work conditions (e.g. low pay) or work patterns. Such adjustments

typically aim to offset the gender differences in patterns of paid employment and unpaid work outlined in chapter 2.

Specific instruments include:

- lowering or removing requirements for contributions based on length of working time, duration of employment or earnings, to facilitate coverage for part-time workers or those with multiple employers (in one sector) or working across multiple occupations simultaneously
- subsidised contributions or insurance premiums for low-income workers at risk of exclusion (cost of premiums is a common barrier)
- allocation of contribution credits for career breaks, related to childcare and to the care of other family members, particularly in light of (in some countries) population ageing and the rising numbers of older people requiring care or support.

The reduction of worker social insurance premiums or contributions is a practice used across contributory schemes to address coverage gaps. Examples include subsidised older persons' pensions and savings schemes.

Colombia's Beneficios Económicos Periódicos (BEPS), introduced in 2015, is an example of a subsidised older persons' savings scheme for poor and informal workers designed to address the challenges such workers face in maintaining the minimum contribution requirements of the schemes of the General Pension System. Under BEPS, the government tops up retired workers' accumulated savings with a subsidy of 20%. Irregular contributions are permitted for workers earning below minimum wage and the system enables workers to move easily between BEPS and the General Pension System. By 2018, more than 1 million low-income workers were saving with BEPS and 5,300 were receiving a pension (Lowe, 2019).

Contribution credits designed to compensate individuals for contributions lost as a result of time spent out of the labour force caring for dependants are another instrument commonly used to address work-related gender gaps in social protection. In Uruguay, women are

credited with one year of contributions per child, up to a maximum of five children. In Chile, the Bono por Hijo child credit, is equivalent to 18 months' contributions on a minimum wage and is given for every child born alive to increase women's pension entitlements (Arza, 2015; UN Women, 2015). In Bolivia, a child credit scheme for women with children is equivalent to one year of contributions per child, given up to a maximum of three years. Such credits are used to support women in the contributory system to reach the 10-year minimum record for an older person's pension or increase the value of the benefits to which they are entitled.

A key distinction is whether contribution credits are restricted to women or made available to caregivers independently of their sex. In Finland and Sweden, contribution credits are linked with 'use-or-lose' leave and cash benefits for fathers, encouraging men to take on a greater share of caregiving (UN Women, 2015). In contrast, most of the contribution credits in Latin America are targeted to mothers, excluding fathers or other caregivers (OECD, 2019). To challenge gender stereotypes and avoid reinforcing gendered divisions of labour, care credits should be provided to both fathers and mothers (ILO, 2018b).

In the area of social health insurance, gender gaps in coverage that arise from low contributory capacity and gendered patterns of paid employment, have in some countries been addressed via schemes that use general revenue to pay the contributions of low-paid and/or informal workers. Thailand's Universal Coverage Scheme (UCS), introduced in 2001, relies on general revenue to pay the contributions of 80% of the population – that is, all those who are not already covered by public social insurance for private sector employees and civil servants. The introduction of the UCS followed several unsuccessful attempts to extend social insurance coverage to informal workers, who represent about 62% of the workforce. By 2010, total health coverage had reached 98% of

the population and the share of out-of-pocket payments in total health expenditure had fallen from 27% in 2002 to 14%. Service use has increased among the previously uninsured, especially among poor women of childbearing age and their infants (UN Women, 2015).¹²

3.4 Social protection, services and infrastructure links

Establishing and strengthening links between social protection schemes and services that matter to women and girls is another key area of reform. If appropriately designed, such initiatives can facilitate the redistribution of unpaid work, support women's participation in paid work, and improved conditions of paid work. Examples include the provision of good-quality childcare as part of social protection programmes (e.g. through 'cash plus' schemes and public works programmes), linking social protection programme participants with water and sanitation infrastructure, and the provision of training and skill development opportunities.

Social protection programmes can support demand for, access to and utilisation of good-quality affordable childcare as part of an integrated social policy system. Uruguay's National Integrated Care System, for example, includes components that link population groups such as older persons, people with disabilities and carers with directly provided care services (OECD, 2019; ILO, 2018b). It also includes carer training programmes, supporting the quality of services while providing opportunities for better employment for carers, many of whom are women. Social protection programmes may also directly provide childcare services and/or contribute to strengthening childcare infrastructure. This is the case for public works programmes that include provision of childcare services for programme participants with children and/or that build childcare facilities as part of the scheme, with the aim of extending paid

12 Investment in the expansion of primary healthcare centres, particularly in rural areas, has helped ensure that universal coverage translates into access to services on the ground. Despite being formally covered under the UCS, however, some groups continue to experience access barriers. These include older women, women living in remote areas, as well as women and men from ethnic minority and migrant communities (UN Women, 2015).

care services to participants and beyond (Holmes and Jones, 2010b; also see section 3.3). For instance, India's Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) requires a crèche to be provided at each worksite, to help ensure women are able to balance their childcare responsibilities with paid work (Chopra, 2014).

Water and sanitation are another example of services and infrastructure that matter to women's time use and inequalities arising from the unequal distribution of unpaid work. Social protection programmes may seek to directly facilitate access to water and sanitation or to reduce the cost of water. For example, the Chars Livelihood Programme (CLP) in Bangladesh combines asset transfers to poor women with access to clean water and sanitary latrines. The programme produced wide-ranging positive impacts, including increased household income and improved sanitation and hygiene practices (Lowe et al., 2019). In Chile's Solidario programme, social workers support cash transfer recipients in accessing services and subsidies (including ones they may not be aware of), such as the Subsidio de Agua Potable, which fully subsidised 15 cubic metres of water consumption each month per household, designed to match the demand of participating families (Roelen et al., 2017).

Social protection programmes may also link participants with training opportunities, aiming to promote skills acquisition and opportunities for paid work. Complementary services include classroom or on-the-job training and job search assistance. Available evidence suggests that the impact of such services, and active labour market policies more broadly, on employment and levels of earnings can be positive, particularly for those programmes that emphasise 'human capital', e.g. through training, and that impacts are larger among women and participants who enter from long-term unemployment (e.g. Card et al., 2015). Programme design parameters that influence the effectiveness of such schemes include programme duration, levels of income support provided (alongside the training or other complementary component) and the relevance and transferability of skills/training

provided (McCord, 2012; Escudero and Liepmann, 2020).

Critically, training schemes are likely to have a sustained impact if they are linked with labour demand, which is in turn influenced by broader labour and macroeconomic policy (McCord, 2012). A study of Self Employed Women's Association (SEWA) skills-building programmes in India, including tailoring, beauty, computers, and hotel management, indicates they improved livelihood options for SEWA participants. However, the employment opportunities largely depended on their availability in the labour market and were not created by SEWA (Zaidi et al., 2017). In a road maintenance and construction public works programme in South Africa, participating older female household heads explained that acquiring skills in road camber shaping and scaffolding had not been an appropriate investment for them, highlighting how the relevance of training is contingent on the transferability of skills acquired, mobility of labour and, relatedly, demographics of participants (McCord, 2012).

Adequate investments of time and individual case-by-case support, including through trained social workers and local administrators, are also central to the effectiveness of programmes which attempt to integrate skills development with social protection provision (McCord, 2012; Roelen et al., 2017; Escudero and Liepmann, 2020). Ensuring there is sufficient institutional capacity and resources is key. In some contexts, this presents a challenge. However, appropriate design, e.g. through support tailored to population demographics and labour demand, may also enable self-financing in the longer term as such schemes promote work opportunities and improved work conditions (Escudero and Liepmann, 2020).

From a 'future of work' perspective, the gaps in the workforce and demand for skills highlighted in chapter 2 – associated with growth in service sectors and 'green jobs', automation, the rise of the digital economy and the rising demand for care – present opportunities around which training and skills development services linked to social protection programmes could be designed. The low global supply of healthcare workers,

with well-documented shortfalls in nurses and midwives, is a case in point (ILO, 2018b). While addressing such labour demand holds some promise in facilitating employment opportunities for women, questions concerning the quality and sustainability of such employment and a concern for potentially reinforcing gendered divisions of labour (e.g. female-dominated care sector with no or weak social protection provision) remain a priority. As the evidence base in this area is thin, new research and analysis is needed moving forward. In particular, areas for future inquiry within gender-responsive social protection include: the integration or coordination of social protection, including income support schemes, and training and/or job search services in practice; the effectiveness of alternative social protection training and skills development schemes in promoting work opportunities for women and the quality or conditions of such work (e.g. pay, continuity, sector), with a focus on identifying programme parameters that enable or hinder effectiveness; and areas and sectors of labour demand and skills mismatch that may be especially relevant to tackling work-related gender inequalities and appropriate for social protection-related training, skills development and job search services.

3.5 Tackling barriers related to policy administration and delivery

Barriers to gender-responsive social protection are also related to policy administration and delivery in practice that arise from women's work. For example, the 'invisibility' of certain work poses identification and monitoring challenges (of employer and worker, and work undertaken). The time and opportunity costs of participation in social protection programmes associated with administrative complexity, along with related low levels of understanding of how schemes work and their utility, pose a constraint. From an administration and delivery perspective, efforts to tackle these barriers include:

- the simplification of administrative processes
- information and dissemination campaigns and tools

- utilisation of new technologies for identification and delivery
- enabling portability across employers and jobs and geographic areas.

Initiatives in Argentina and Uruguay provide examples of simplification of application and related administrative procedures. In these countries, a single tax payment (monotributo) was introduced to increase affiliation levels to social insurance, whereby registered workers contribute by paying a single amount on the income generated from their work. This then counts towards their contribution to social security and the tax system (van Ginneken, 2009). Examples of information and dissemination campaigns include the adoption of legal obligation for authorities to inform specific groups at risk of exclusion or among which take-up is low (e.g. domestic workers or migrants) of their labour rights – and in a language they understand (Hopkins et al., 2016).

New technologies are also increasingly used to simplify administrative procedures and tackle related social protection implementation barriers. The lack of (or limited) portability of social protection benefits across jobs and/or geographically, whether within a country or across country borders, is another common barrier to adequate social protection for women and that can be tackled through technology (ILO and OECD, 2018).

A growing number of schemes use online technologies and apps to facilitate enrolment and to tackle barriers associated with time and travel to registration offices. For example, Mexico's National Commission for the Retirement Savings System and a group of Pension Fund Managers launched the AforeMóvil app to make the Retirement Savings System more accessible, including using biometric facial recognition systems to allow access, queries and the use of retirement savings services without having to go to a scheme office (Lowe, 2019). Mobile money payments are increasingly used to collect social insurance contributions from workers, for example in national health insurance schemes in Mali and Kenya and in private pension schemes targeting informal workers in Kenya and Ghana (ibid). With regard to benefit payments, examples

Table 1 Social protection, gender inequalities and the world of work: a summary of policy options and issues

Policy area	Type of reform	Labour market trends and gendered social protection gaps and inequalities addressed	Issues
Legislation and policy regulation	<ul style="list-style-type: none"> • Adoption of legislation regulating social protection for risks and life-cycle events previously not covered and directly affecting women and girls. • Extension of legislative frameworks to include individuals and groups previously excluded. <p>Examples:</p> <ul style="list-style-type: none"> • Adoption of maternity provisions. • Legislation mandating social insurance schemes for informal workers, including in female-dominated sectors – e.g. recent international conventions and national legislation extend social insurance to domestic workers guaranteeing equal social security rights to this sector. • Legislation introducing or extending portability of benefits between tasks/employers and across regions/countries. 	<ul style="list-style-type: none"> • Inadequate or absent social protection provision for life-cycle events directly affecting women (e.g. maternity). • Persistence/rise in non-standard employment and work in the informal economy and related social protection gaps linked to no or inadequate legislative provisions for such workers. • Rise in labour mobility within countries and across countries demands regulation, including international agreements, of social protection benefits portability (key to economic integration of female migrants). 	<ul style="list-style-type: none"> • Political commitment and support by broad coalitions critical (see sister paper to this project: Holmes et al., 2019). • Adequate enforcement of programme regulation required. • Implementation challenges in practice: once legislation is in place and extends rights on paper, implementation challenges may limit effectiveness, e.g. linked to minimum work requirements for a single employer to qualify for employer contributions and non-compliance even when such requirements are met.
Expansion of social assistance	<ul style="list-style-type: none"> • Introducing or expanding schemes funded through general taxation, effectively delinking social protection eligibility from employment status. <p>Examples:</p> <ul style="list-style-type: none"> • Adoption and expansion of social pensions. • Child/family cash transfers. • Public works programmes. • Renewed interest in UBI and UBI-type schemes. 	<ul style="list-style-type: none"> • Risk of exclusion from existing social protection policies as a result of work patterns (e.g. part-time work, interruptions in paid work) and type of work carried out (e.g. low paid and related low contributory capacity). • Rise in non-standard employment and persistent informality in sectors with high shares of female workers. • Potential impact of automation and associated work displacement. 	<ul style="list-style-type: none"> • Average transfer values of social assistance benefits are lower than those of social insurance transfers. • Social assistance reforms based on assumptions of gendered divisions of labour, e.g. women as primary care providers, reinforce ‘traditional’ gendered roles and the unequal distribution of unpaid work. • Reforms should address women-specific life-cycle events and gender inequalities in the world of work without reinforcing stereotypes and inequalities. • Raises question of how far to go in relying on fully tax-financed social protection and the future of contributory social protection.

Table 1 Social protection, gender inequalities and the world of work: a summary of policy options and issues (continued)

Policy area	Type of reform	Labour market trends and gendered social protection gaps and inequalities addressed	Issues
Social insurance reform	<ul style="list-style-type: none"> Adjusting policy tools and eligibility requirements to offset gender differences in paid and unpaid work, to take differences in work patterns into account. <p>Examples:</p> <ul style="list-style-type: none"> Subsidised contributions or insurance premiums. Contribution credits for career breaks related to care of family members. 	<ul style="list-style-type: none"> Risk of exclusion and lower levels of provision for women compared with men resulting from differences in work patterns and type of employment. High rates of non-standard employment and work in the informal economy among women in paid work. 	<ul style="list-style-type: none"> Can successfully address some of the barriers to women's participation in contributory schemes by extending social insurance to those in non-standard employment and the informal economy. Contributes to work formalisation by extending contributory social protection to previously excluded women. Can additionally blur the lines between tax- and contributions-financed social protection.
Social protection–services–infrastructure links	<ul style="list-style-type: none"> Establishing and strengthening links between social protection, services and infrastructure that matter to women and girls (e.g. to women's and girls' time use). <p>Examples:</p> <ul style="list-style-type: none"> Provision of good-quality childcare as part of social transfers and 'cash plus' schemes. Provision of training and skill development opportunities. Linking social protection programme participants with water subsidy programmes (see sister paper to this project: Lowe et al., 2019). 	<ul style="list-style-type: none"> Persistent unequal distribution of unpaid work between women and men, with the bulk of unpaid work undertaken by women. High demands on women's time as a result of weak or no infrastructure, e.g. water, electricity, sanitation, and related reduction in education and employment opportunities. Growing demands for care risks exacerbating such inequalities. For sectoral change to benefit women, they need to tackle skills mismatch and low skills that disadvantage women – role for training linked to social protection. 	<ul style="list-style-type: none"> Can effectively free up time that women and girls spend on unpaid care work, and other unpaid work such as collecting water and fuel. Services provided, including training, need to be of good quality, e.g. good-quality childcare, skills development and training in line with opportunities for well-paid, good jobs. Limited evidence of employment effects of training programmes linked to social protection. Can be financially costly and administratively complex, especially to be delivered effectively at scale.
Social protection delivery	<ul style="list-style-type: none"> Reform of policy administration and delivery practices to tackle implementation-related barriers to women's access to adequate social protection arising from their work patterns and type of work they carry out. <p>Examples:</p> <ul style="list-style-type: none"> Improved identification and delivery processes, including through the use of new technologies e.g. to tackle 'invisibility' of work. Simplification of administrative processes, e.g. to tackle the work-related opportunity costs of applying for and participating in social protection. 	<ul style="list-style-type: none"> Barriers to gender-responsive social protection linked to the invisibility of women's work, high number of interruptions and/or changes in employer and high mobility. Risk that rise in non-standard employment may exacerbate administration-related barriers, e.g. associated with identification and visibility of work and labour mobility. Risks and opportunities presented by the rise of new technologies that facilitate work relationships through online platforms, e.g. identification and contributions/ tax collection. 	<ul style="list-style-type: none"> Can effectively tackle challenges associated with the visibility of women's work and with women's time and opportunity costs of participation in social protection programmes. Technological innovations need to be appropriately harnessed; risk additional marginalisation and potential for adverse use, for example as a result of existing inequalities in access to technology and of framing of use in terms of screening out and sanctioning social protection recipients.

of the use of mobile transfer services include the Mbao micro-pension scheme in Kenya, covering micro-enterprises. Mbao Pension Plan members can quickly and easily make payments through the leading mobile transfer services, such as M-PESA and the Airtel money transfer service (Holmes and Scott, 2016).

In the US, the National Domestic Workers' Alliance has developed Alia, a digital, portable benefits programme through which multiple clients can contribute to each domestic worker's account. Workers can then use these contributions to purchase benefits including disability, accident, critical illness and/or life insurance and paid days off. Alia is accessible to all US-based domestic workers registered with the platform regardless of migrant status.¹³ In 2018, the largest gig platform in Indonesia, GOJEK, developed the Swadaya programme to facilitate platform drivers to register and pay contributions to Indonesia's public Employees Social Security System (Badan Penyelenggara Jaminan Sosial, BPJS, Ketenagakerjaan). The programme is a partnership between GOJEK, BPJS Ketenagakerjaan and Indonesia's largest private bank. It makes accident and life insurance available, with benefits including workplace accident cover, medical treatment, wage compensation if not working, as well as death and funeral compensation for participants' families in the event of death (Bastagli et al., forthcoming).

While technological innovation and the 'digitalisation' of services may provide opportunities to tackle barriers to adequate social protection for women, their adoption may also present risks and replicate or even exacerbate inequalities. The design and use of technology reflect underpinning policy priorities and, as such, the difference technology makes will depend on such priorities. For instance, technological innovations may be adopted to extend protection to excluded groups, tackling barriers and improving policy adequacy and sustainability or, rather, to first and foremost tackle fraud, sanction and penalise 'non-compliant' recipients. Eubanks (2017) sheds light on how automated eligibility services in welfare provision in the U.S. intensifies discrimination and exclusion, including, specifically, among single mothers. She also highlights how complex integrated databases collecting detailed personal information of welfare recipients with few safeguards for privacy or data security can additionally marginalise welfare recipients. In a similar vein, the recent report by the United Nations Special Rapporteur on extreme poverty and human rights, while acknowledging the potential benefits of the 'digital welfare state', also highlights its risks and lists priority actions to ensure digital technologies work for social protection (Alston, 2019).

13 See www.myalia.org.

4 Recommendations and areas for future research

If designed appropriately, social protection can be a highly effective tool for promoting women's and girls' empowerment and tackling gender inequality. However, in practice, assumptions about gender roles that commonly still underpin social protection policy design, and the way in which social protection interacts with existing gender inequalities in the world of work, mean that social protection can replicate existing inequalities and even reinforce them.

There is growing pressure on social protection systems to adjust to a changing world of work and to harness the opportunities presented. The time is ripe to build on learning to date to deliver social protection that adequately addresses gender-related contingencies over the life course and, in conjunction with wider labour and social policy, gender inequalities in the world of work.

A 'future of work' lens highlights how, in fact, many of the challenges to gender-responsive social protection, today and looking forward, aren't new and are anchored in age-old issues such as the persistent undervaluation and unequal distribution of care work. Recent and predicted labour market trends may compound these challenges or present new ones. They also present opportunities to tackle policy shortcomings and inequalities in social protection provision between women and men.

Beyond the adjustments and reforms specific to social protection policy design and implementation discussed by this paper, ensuring social protection fulfils its potential will require a multi-pronged approach, including policies directly aimed at reducing labour market inequalities and at tackling wider societal gendered stereotypes and social norms. In addition to adjusting social protection policy, measures need to include wider labour market

regulation to reduce gender-based discrimination in the world of work and promote equal pay for equal work and equal access for men and women to employment in different sectors, as well as policies for the reconciliation of work and family life such as good-quality accessible childcare facilities.

With regard to social protection policy and system design specifically, the following five sets of recommendations and areas for future research emerge from this study.

4.1 Social protection policy framing and the definition of work

Current and expected trends in the world of work, including the persistence and rise of non-standard work and labour mobility, reinforce the need to rethink how social protection is framed. Social protection policies and systems in many contexts are designed with a focus on paid work and with reference to societies with people in (or moving towards) full-time, permanent and continuous employment. Moreover, schemes based on the 'male breadwinner model', which assumes women are the primary care providers, continue in many contexts to deliver social protection to women as spouses, widows and care providers. This has contributed to establishing social protection that features weak or limited consideration of women-specific life-cycle events and risks and which reinforces 'traditional' gendered roles and norms. The implications of this are important, not just for women and girls, but for the sustainability and effectiveness of social protection and for wider society.

Current trends in the world of work emphasise the need to carefully reconsider such underlying assumptions, starting with the very definition

of work and the exclusive focus on paid work. These debates are at the heart of recent specific policy reforms and reform proposals, including, for instance, the adoption of and experimentation with universal basic income, which could in principle correct the paid-work bias of contemporary social protection, being individual and unconditional in nature. Calls for the wider reframing of systems, for example around a ‘care lens’, aren’t new (e.g. see Jenson, 1997) and should be carefully considered and debated.

4.2 Contributory social protection and social protection financing

One of the policy responses to the challenge of making social protection gender responsive has been the extension of non-contributory, tax-financed social protection. Efforts to tackle social protection gaps by delinking social protection eligibility from employment status have contributed to the expansion of social assistance and the extension of social protection in this form to previously excluded groups, importantly, women. The persistence and, in some contexts, rise in non-standard work and informal work, including among women, has in part justified this shift and several commentators point to a predominantly tax-financed social protection system as the way forward (e.g. World Bank, 2019). However, the reduction of employer- and worker-financed social protection, and its potential dismantling, raises a number of questions.

A key issue concerns the sustainability and equity implications of alternative social protection financing sources (at the heart of the social assistance/social insurance distinction). Employer contributions remain a critical source of social protection financing, and efforts to decrease reliance on this funding source risk weakening the overall resources available and raise equity concerns. Particularly in the context of large-scale capital flight, and tax avoidance and evasion by large corporations and high net-worth individuals, extracting social security contributions directly from employers to finance social protection systems helps ensure that those who benefit from workers’ labour also

contribute to welfare (Alfers et al., 2018). This includes situations in which the employment relationship is less evidently direct, as is the case on non-standard employment. Relatedly, if countries rely increasingly on tax-financed social protection, as they do through the expansion of social assistance, the gender equity implications of alternative tax tools need to be carefully considered and monitored.

Moves towards fully tax-financed social assistance systems can imply higher reliance on financing schemes that are regressive (e.g. when taxes fall disproportionately on low-income groups), notably for the poorest women, for instance through high reliance on regressive consumption taxes. This suggests the need for, at a minimum, the careful consideration of how alternative financing mechanisms matter from a gender equity perspective. It also suggests that what is required is a balanced model that combines elements of both contributions-financed and tax-financed schemes. Some link between social protection and paid work needs to be maintained or indeed strengthened: the model needs to be adjusted to better acknowledge non-standard employment and informal workers’ contributions to various stakeholders’ profits and productivity.

4.3 Social protection, services and infrastructure links

Services and infrastructure that matter to women and their time use play a central role in enabling participation in paid work and in social protection programmes. Examples include the provision of good-quality affordable childcare services and water and sanitation infrastructure that free up women’s time to seek and take up income-generating opportunities and other valued activities. While supply-side investments are critical, social protection can play a role by linking women to available services and stimulating demand for these. Complementary programmes, such as in the form of ‘cash-plus’ programmes, may include skills training that hold promise in addressing skill shortages and/or mismatches and related opportunities for paid work, such as those arising from automation and technological innovation, transitions to a

‘green economy’, labour mobility and the rising demand for care work. Key issues concern the quality of services and the nature and quality of paid work opportunities. Available evidence highlights how skills training needs to adequately take demand for labour and conditions and sustainability of work opportunities into account. Looking forward, more research and evidence on what works in enabling effective social protection–services–infrastructure links and related opportunities for better work and adequate social protection provision for women is warranted.

4.4 Migration, demographic change, social protection and the care economy

Recent and projected trends in labour migration draw attention to the critical need to address protections gaps experienced by women migrant workers, given the reality that mobility will grow in the years to come. Demographic change is set to increase growth in demand for care work, a sector that absorbs a high share of women in paid work. The related growth in ‘global care chains’ sees large numbers of female workers migrate internally and internationally to fill care-related jobs, typically outside the remit of full labour and social protections. The growing demand for care risks perpetuating gender disparities in the world of work and related social protection gaps – it also presents an opportunity to tackle such gaps by presenting paid employment opportunities which, if appropriately regulated, could see an increase in well-paid jobs that include social protection coverage, many of these for women. From the perspective of social protection design and implementation, efforts to extend social protection legislation, and its enforcement, to the care sector is key (ILO, 2018b), as are efforts to promote the portability of social protection

benefits (Hagen-Zanker et al., 2017). Both are areas in which important steps forward have been made in recent years but in which more remains to be done, including addressing the challenges to implementation and enforcement in practice.

4.5 Technological innovation in social protection delivery and management

Technological innovation is a key component of the future of work; technology shapes the way we work and our work relationships, as well as the administration and delivery of social protection. This paper has discussed the potential implications for women of automation and the expansion of non-standard work through digital and online platforms, including related challenges to social protection provision but also opportunities. If appropriately harnessed and regulated, new technologies can be used to extend social protection to ‘hard-to-reach’ groups, helping to tackle some of the administrative barriers that women face, including in identification and delivery phases (e.g. Behrendt et al., 2019; Bastagli et al., forthcoming). They also can facilitate the implementation of the portability of benefits across jobs and regions. At the same time, experience to date indicates that technological innovation in some contexts has primarily been used to implement punitive monitoring and sanctions associated with welfare provision, entrenching discrimination and discriminatory practices, particularly affecting low-income women (Eubanks, 2017; Alston, 2019). Technology is not neutral: its regulation and use in practice reflect government’s policy priorities and, as such, agreeing on fundamental principles and objectives will help ensure it is used to implement inclusive and effective social protection.

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