



This issue of the Newsletter is devoted to gender issues. It profiles a discussion at a parallel event that the ICSW organized during the recent 63rd session of the Commission on the Status of Women at the United Nations. Taking the life course approach as a point of departure, the panelists sought to explore risks and opportunities, as well as policy options, available to women, and the crucial role of social protection in promoting dignity, social inclusion and gender empowerment at different stages of life.

Sergei Zelenev, ICSW Executive Director, and Editor of the Newsletter.

continued on page 2

INSIDE

Social Protection for All Women and Girls: A Life Course Perspective on Policy Options

2

continued from page 1

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This event aimed to elucidate why applying a “gender lens” to social protection programmes and schemes is essential for improving their impact and transformative potential. Apart from the ICSW it was co-sponsored by the African Platform for Social Protection (APSP), HelpAge International, the International Network for the Prevention of Elder Abuse (INPEA) and the International Association of Schools of Social Work (IASSW) represented by Graduate School of Social Sciences, Fordham University.

Taking the life course approach as a point of departure, the panelists explored risks and opportunities, as well as policy options, available to women at different stages of life and in particular life situations. Girls and women of all ages have been found to be particularly vulnerable to abuse, violence and

discrimination, often culminating in poverty and ill health in old age. Citing on global evidence, the panelists highlighted the crucial role that social protection plays in promoting dignity, social inclusion and gender empowerment at different stages of the life course. The recommendations to strengthen and expand gender-equitable social protection and pensions systems so as to eliminate persistent pension-gaps and ensure income security for all older women were also considered.

Among the issues brought out for the discussion the following were considered at length: What arguments for a “gender lens” in the design, implementation, monitoring and governance of social protection schemes incorporate protections against abuse across the life course, culminating in improved life circumstances for all, and particularly for older women? Why are strategies aimed at preventing violence against girls and younger women insufficient for efforts to address the circumstances of older women with histories of abuse? What forms of abuse and discrimination are salient at each stage of their lives? What can be learned from best practices established around the world? What more can be done to address gaps?

Opening the debate, Dr. **Shirley Gatenio Gabel**, Representative of the IASSW to the United Nations and professor at the Graduate School of Social Sciences, Fordham University, underscored that throughout their lifespan, females at any age face greater vulnerability than males, regardless of where they live. Social protection policies can modify and mitigate the risks that women and girls face when such vulnerabilities are well understood. But looking at gender alone does not help us understand the full nature of the risk. We must also consider age, the well-being of the household, ethnicity, ability and

other situation-specific factors, in other words, intersectionality and its context. What may benefit someone in one situation may make someone else vulnerable in another. To be effective the instruments of social protection must embrace the complexity of the target population groups. Sometimes, social protection policies that aim to help are not effective, because they have not given sufficient or any consideration to how the most vulnerable might be able to benefit from the intended efforts. That perspective will be used here to discuss how girls and young women need gender-centered social protection from infancy onwards.

Touching upon the “gender lens”, she said that the role of gender in social protection is complex. Gender is rarely used as a differentiating lens for understanding more fully the various experiences and ramifications of the social protection agenda. Men and women are not only affected by the same risks differently but also can face different types of risks. Gender roles, inequalities and deprivations begin inscribing themselves in the early stages of life. While age invites different risks and vulnerabilities, poverty has severe consequences at any age. Research shows that the effects of poverty diminish brain growth. A gender lens needs to be used in the development of all social policies.

As we know, from **birth to two years of age** is a “critical window” for the promotion of good growth, health, and behavioral development. At a **pre-school age**, children are uniformly vulnerable to being left unattended while adults are engaged in (paid and unpaid) work or left with unreliable caregivers. Girls, however, are at greater risk of sexual abuse. In order to transform unequal gendered power relations, we need to challenge “traditional” gender socialization

processes, and improve the social position of girls and women; the messages given to young children about their futures need to change.

From **5 or 6 years of age through adolescence**, we expect children to attend school. *Children who do not attend school on account of user fees, the distance required to reach educational facilities, and child labor, mostly as domestic servants for girls and in the agriculture, fishing, or industrial trades for boys*, become disadvantaged. In many cultures, despite access to free public education, girls will be removed from school to help raise younger siblings and free parents to seek employment. In other circumstances girls will be married at young ages to stabilize family finances (fewer mouths to feed, bride price). Boys get preference for education. Or girls will stop going to school when they begin to menstruate because of the lack of sanitary napkins and private facilities. Likewise, the paths taken to get to school may be more dangerous for girls compared to boys, which may constitute a reason to cease attending school.

So, while education is an indisputable resource, going to school is not the same experience for boys and girls. We not only need gender-neutral education policies in place but we need ones that are attentive to girls experiences in school, if we want gender equality.

School-age children also face higher risks when **households dissolve** (owing to extreme poverty, the loss of the parents to the HIV/AIDS pandemic, cross-border and ethnic conflict, drug trafficking). Some extreme cases give rise to the phenomenon of street children or children-headed households, with the children left to attend to themselves and their siblings at a tender age. Children may end up

under the care of relatives and especially grandmothers, who are also poor.

Girls run a higher risk from sex trafficking and higher health risk resulting from sexual contact with older males or prostitution (though boys suffer from the consequences of male prostitution, as well).

The most vulnerable are *girls with disabilities*. Children with disabilities are at least three times more likely to be victims of physical and sexual abuse, and are almost four times more likely to be victims of violence than are children without disabilities. They are also two times more likely to experience neglect than the non-disabled group. Research shows that among children with disabilities girls are more than twice as likely as boys to be sexually abused.

Adolescent girls face particularly heightened risks of school withdrawal owing to the double burdens of work and school, which become unsustainable if girls are to fulfill their household duties. Early pregnancy is also a big factor in girls' dropping out of school.

By the time girls reach adolescence, the problems identified during their school age years are amplified and continue as they become young women. Girls' dropping out of school to assist the household is common in households that are economically stressed.

If they marry at a young age, household decision-making power is often concentrated in the husband's hands, and this is sometimes reinforced by physical violence. Women are vulnerable to male abandonment, and single women face particular disadvantages, especially to employment shortages, social stigma and the lack of access to assets. Too many young women, having left school early,

have low skills and are dependent on male providers.

Women may also suffer from limited opportunities to exercise a meaningful voice and agency at the community level. This may intersect with other forms of social exclusion, for example those relating to their status as a minority, marginalized castes and displaced populations or their lack of linkages to political elites and access to identification documents.

Economic and social gender-specific vulnerabilities are often multiple and interlinked, resulting in chronic poverty and vulnerability.

In the absence of formal mechanisms for mitigating risks, traditional systems of reciprocity and social solidarity are an important source of support for rural households. However, in many contexts these mechanisms are under increasing strain and are losing efficacy, meaning that households are resorting to negative coping strategies with long-term detrimental effects. These include indebtedness, migration, reduction in the quality of food (particularly by women in female-headed households) and distress sales of assets that limit livelihood options, with their households unlikely to be able to build up such capital again quickly.

During economic downturns, women are more vulnerable than men because of the likelihood that they have less education and training, the rising precariousness of employment, their caring responsibilities in the home, life cycle events, and the social roles that women must fulfill.

For women, their vulnerability and stresses are accentuated when pre- and post-natal care, family planning, and reproductive rights are absent; there is a lack of social care services for the disabled

or those suffering from protracted illness, and the elderly add to their care obligations. Within households, when resources are scarce, women eat less, spend less on their own basic needs and devote much of their time to caring for others first.

This is true for all women, but women are more vulnerable in countries that have less social protection in place.

Social protection interventions that seek to close income gaps and reduce unpaid-work requirements benefit children indirectly, while other measures—the expansion of education and health services—benefit them directly.

Women hold a disadvantaged status in relation to work opportunities when compared to men from equivalent social groups, and are also far more likely to be excluded from the sphere of social protection strategies. Gender focus alone, however, is not enough. Social protection programs must be responsive to the intersectionalities of women's and girls' lives – gender, economic and social status, ethnicity and culture within the specific contexts. Social protection schemes can reinforce existing social and economic roles of women or help change them for better.

The expectation that women in communities are able to formulate and voice a vision for program development is quite unrealistic in the absence of more concerted awareness-raising initiatives. For example, in Ethiopia and Viet Nam (strong pro-government orientation and the absence of a rights-based approach to program implementation) benefits are seen as a 'gift' from the government. In other contexts, culturally specific ideas about poverty and the state further limit the space and potential for constructive community criticism of design and

implementation practices (e.g. communities in Ghana articulate the cash transfers as a sign of 'God's grace' - rather than as part of their rights as citizens).

Gender-sensitive policies have the potential to reduce gendered poverty and vulnerability and to increase the effectiveness of social protection, especially when they account for intersectionality. To date, however, gender equality objectives have mostly been secondary goals – at times not even that – although important intended and unintended gendered impacts have emerged. Where programs are aware of intra-household dynamics, however, they can maximize positive impacts and reduce potentially negative ones, with relatively simple design changes combined with an investment in more strategic implementation practices. These are needed to enhance the potential of social protection to contribute to a transformation of gender relations at the individual, intra-household and community levels.

(The full text of the presentation will be available online on the ICSW website at icsw.org)



Dr. Patricia Brownell, Associate Professor Emerita of Social Service, Fordham University, devoted her presentation to the implications of abuse across the life course on women's health and workforce participation. Touching

upon some issues related to the prevalence of violence against girls and women at all ages, she referred to a very disturbing statistics presented by the World Health Organization that overall 35% of women worldwide have experienced either physical and/or sexual violence –intimate partner violence (IPV) or non-partner sexual violence. The global lifetime prevalence of IPV among ever-partnered women is 30%, with prevalence already high in young women 15-19 years, suggesting that violence starts early in the life cycle. Cohort prevalence for older women is likely to be under-estimated, as variables like financial abuse, neglect, caregiver abusers, adult children /grandchildren abuses are typically not captured in IPV prevalence surveys.

The experience of child abuse is considered to be a risk factor for elder abuse, which suggests a complex (cumulative) trauma link. Affected girls and women of all ages are found to have higher rates of significant health and mental health disorders, including addictions. Affected girls and women of all ages, if not treated for underlying trauma, can be adversely affected in the areas of self-esteem, learning, work, family relationships and spiritual domains.

Underscoring cumulative disadvantages and implications for older women, the speaker stressed that, in addition to violence and health consequences, girls and women of all ages face life-long disadvantages due to gender discrimination: lack of access to education; early marriage and childbirth; lack of access to adequate health and prenatal care; reduced earning potential and lack of access to formal job markets. These cumulative disadvantages result in poor health, housing and poverty in old age. Discrimination in the eligibility of older women for social protection

programs due to violence, poor work history and ageism in work settings complete the picture in old age for too many older women around the world.

Presenting a “global portrait” of older women, she said that the ageing of the world’s women has important policy implications for all countries. Ageing women make up a significant and growing proportion of the world’s population. The number of older women 60+ is projected to increase to over 1 billion by 2050. Women outnumber men in older age groups, and the imbalance increases with age.

Worldwide, there are about 123 women for every 100 men 60+. While the highest proportion of older women live in developed countries, the majority live in developing countries, where population aging is happening at an accelerated rate.

The fastest growing group among aging women is the oldest-old (80+). In this age group there are 189 women to every 100 men. While most aging women remain relatively healthy and live independently in the community until very late in their lives, the very old are likely to require some care for chronic conditions and help with daily activities. Older women are very diverse, not only between those 60 years of age and those much older (60 to 90 years is a large age spread), but also because of differential lifetime experiences with political environments, exposure to the situation of war and different financial and social resources, education and family situations.

We need to adopt a framework for understanding the impact and for meeting the challenges of cumulative disadvantages. Given that older women face double jeopardy - exclusion based on both age and gender - it is essential to anticipate and address this fact from a

gender and age-responsive policy perspective, bringing a gender- and age-responsive lens to a life-course approach. Policy makers and civil society must invest in the various phases of life, especially at key transition points, when risks to well-being and the windows of opportunity are the greatest, including critical periods of both biological and psycho-social development. For girls and women of all ages, these include life in utero, the first 6 years of life, adolescence, motherhood, menopause, the onset of chronic illnesses, the illness of one's spouse/partners; elderly parents, and widowhood. Policies that reduce inequities (addressing disparities between and among different groups of women as well as between women and men) are critical.

What are the life-course events that increase women's vulnerability to poor health and poverty in old age? Some of them are as follows: gender discrimination against the girl child, which can lead to inequitable access to food and care; restrictions on education at all levels; childbirth without adequate health care and support; low incomes and inequitable pay due to gender and age discrimination in the workplace, lack of decent work; caregiving associated with mothering, grandmothering, and caring for spouses and older parents that can prevent or restrict working for an income and access to employee-based pensions and work-related social welfare benefits; widowhood, which commonly leads to reduction or loss of income and possibly social isolation; cultural traditions and attitudes that limit access to health care in older age, which also impacts girls and women of reproductive age.

Underlying all of the above: domestic violence begins in childhood, continues in marriage and is a common form of older adult abuse. Because of the high

prevalence of violence against girls and women of all ages, many women are likely to experience this in addition to other forms of discrimination across the life course, as well as the lack of enabling environments that could help achieve full potential.

What does adopting a life-course policy perspective mean for girls and women of all ages? First of all, understanding ageing and cumulative disadvantage as processes that span the entire life course and providing supportive policies and activities at key transition points. In this light, a gender analysis should be incorporated as an essential policy tool. Promoting intergenerational solidarity in which older women are not relegated to an "other" category is equally important. Adopting a universal, not a residual, social welfare policy perspective that incorporates an understanding that life stages are not siloes, and that active aging is a culmination of a successful social protection strategy that begins before birth is essential. In the policy analysis of ageing we all need to keep in mind the UN Principles for Older People, namely INDEPENDENCE, PARTICIPATION, CARE, SELF-FULFILLMENT, DIGNITY AND SAFETY IN OLD AGE.

Susan Somers, President, International Network for the Prevention of Elder Abuse (INPEA), in her presentation concentrated on policies and legislation to promote the social protection of older women.

Having seen a life time of discrimination and inequality, many women face falling into poverty, ill health and a higher risk of abuse in old age. Older women often have lower or no pensions.

As mentioned above, domestic violence remains an unfortunate phenomenon in many countries. Younger women victims of domestic violence who work in the informal economy or have to leave the work force to care for children, may feel

trapped in abusive relationships. Harmful cultural and traditional traditions, due to the absence of land rights or a just inheritance law or lacking social protection schemes in later life, complicate the picture further. Social protection in a broader sense can fill some gaps aimed at preventing abusive behavior.

Noticeably, Governments in many countries have started to realize this cumulative effect, trying to address the existing gaps in law and practice. The human rights of women, including the right to decent life and social security in old age have been recognized.

Examining several recently enacted laws that address domestic violence and the risk of poverty and exclusion at the end of life, one cannot but notice recent steps in the UK, in Scotland on 13 February 2019 where the Council of South Ayrshire, became the first in Europe to give "safe leave" to employees who have suffered domestic abuse. It envisions a paid leave to enable staff to seek help and support for themselves and their families.

Another example is the policy inspired by new domestic violence legislation in New Zealand. The national parliament has passed a law granting 10 days of paid leave for victims of domestic violence, separate from their annual holiday or sick leave.

The bill would help victims "stop the violence and get help without worrying about losing their jobs". New Zealand is the second country after the Philippines to pass such a measure. New Zealand's new law also allows victims to ask for flexible working arrangements, and makes discrimination against victims illegal. The Philippines passed a law granting 10 days of paid leave for domestic violence victims fifteen years ago -- in 2004. A number of Canadian provinces also provide some leave for victims of domestic violence.

These policies, which address the impact of domestic violence across the life course, are essential to the promise of CSW63 to link the empowerment of girls and women of all ages with social protection schemes.

Ms Helen Mudora, Programme Manager, Partnerships and Network Development, the Africa Platform for Social Protection (APSP), in her presentation concentrated on gender issues in the context of Africa.

Referring to the World Bank estimate that 736 million people still live in extreme poverty in the world, she noted that in Africa the poverty rates are on the increase, with an estimated 423 million people leaving in poverty. It is a widely known fact that women are more likely than men to live in poverty.

While both men and women experience poverty, gender discrimination exacerbates the situation of women. Gender discrimination in access to education, cultural practices that disadvantage women such as female genital mutilation (along with other social issues like dropping out of school dropout and early marriage), affect the participation of women in the labour market, meaning that women have fewer financial resources. Additionally, inheritance practices in Africa, with male control of their parents' resources, means that women often begin in life from a lower economic point than men. Other issues, such as global low wages (according to Oxfam, women are paid 24% less than men), the high representation of women in the informal sector, the lack of decent work and unpaid care work, all work against women's access to social protection.

The incidence of male and female poverty and vulnerability is different – women constitute 70% of the world's poor. In

many countries in Africa, land is a very important resource; yet land ownership by women is hardly more than 5%. Drought, famine and insecurity affect women more than men. Women carry the triple burden – work, home care, and community responsibilities. Gender inequality therefore shapes people's experiences of poverty and vulnerability.

In the African context social protection schemes are often divided into three pillars – that is social security, health insurance and social assistance (mainly cash grants and other forms of protection). According to the ILO, only 20 percent of the world's population has adequate social security coverage the rest (80%), who are mostly in the informal sector and are mostly women, do not have social security. In Africa only 5% to 10% of the working population has some social security coverage. Since social security is contributory, it is designed to target those in the formal employment, therefore leaving out women, who are overrepresented in the informal sector.

Given that health insurance is also mainly contributory, 80% of the population, according to ILO estimates, are not covered by health insurance. Again, women are more likely to be without health insurance, since it targets those in employment.

Social assistance programmes mainly target those who lack the means to support themselves. They are usually financed through government revenue or in some situations, they are donor funded. Even though women form the majority of the poor, the power dynamics and low access to information typically disadvantage women.

In addressing the gender disparities, ILO [Recommendation 202 of 2012 on Social Protection Floors](#) provides a basis for

addressing gender inequalities in social protection programming. Nationally-defined sets of basic social security guarantees aim at preventing or alleviating poverty, vulnerability and social exclusion. These guarantees should ensure, at a minimum, that, over the life cycle, all of those in need have access to essential health care and basic income security. In this sense this recommendation has important gender implications.

Addressing inequalities in social protection involves more than simply providing minimum social protection. It means designing programmes that promote the inclusion of men and women. These programmes should be designed, implemented and monitored with the taking into account of the different experiences of men and women. It will also mean having programmes that focus on relations between men and women, the access to and control of resources, and involvement in decision-making. The programmes must address the multi-dimensional nature of poverty in Africa by addressing access to other services, including education, health, clean water and sanitation, protection against violence and abuse, recognition of women's roles, while addressing the burden of carework. Social security and health insurance programmes should be creative so as to design schemes that target the informal economy, where women are overrepresented. To make them long-lasting the programmes should also address the structures and practices that perpetuate gender discrimination.

Florian Juergens, Global Social Protection Advisor, HelpAge International, addressing the problem of why social protection is important for older women, shared the existing evidence and policy-oriented results in several country studies.

He noted that, throughout their lives, women and men are exposed to different risks and disadvantages, which are often specific to their gender. For older women, inequalities stem from the accumulation of multiple and interconnected discrimination and injustices. In particular, education and wage differentials, gendered work norms, productive and reproductive roles, and lack of voice and agency are part of the picture. Women are more likely than men to live in poverty at all ages, less able to rely on savings in older age, as they have often worked fewer years and earned less. Globally, women's jobs tend to be in informal and low-paid employment. Unpaid work and family responsibilities absorb much of their time. While some may be able to ensure income security in old age through savings, assets or their family, for most of them the sources of income are low and unreliable, even during their most productive years. After lifetimes of disadvantage, discrimination and unpaid work, older women often arrive in older age with limited economic and social assets. There is an urgent need for universal and gender-equitable social protection.

It is essential to implement non-contributory universal social pensions so as to ensure effective pension coverage and income security for all older women and men. Why is that so? Social pensions are detached from assumptions about continuous participation in paid formal employment and therefore better reflect the gendered nature of the life-course. In countries with universal pension coverage, social pensions play a key role in ensuring that women can access at least a basic pension. Although social pensions cannot be expected to reverse years of discrimination, detaching at least one pillar of the pension system from labour markets ensures that accumulated, and often

gendered, inequalities are not transferred (at least not so much) into the pension system. Social pensions can also address gender- and age-specific risks, such as a widow's loss of assets or child-care responsibilities, particularly in skipped generation households. Social pensions can also be seen as an effective way of recognising the value of women's non-remunerated work within the household and community.

The overall availability of social pensions guarantees benefit levels sufficient to ensure income security and adequate standards of living for all older women and men. It ensures that the adequacy is maintained over time through indexation to changes in the cost of living. Social pensions are also often found to have a positive effect on older people's subjective and emotional wellbeing.

Qualitative evidence on universal social pensions found at the country level provides a vivid example of the feasibility of social pensions. For example, older beneficiaries have also highlighted that cash transfers have given them a sense of dignity and independence by allowing them cover some of their own expenses, reducing their reliance on others; cash transfers also improved the impact on the self-esteem and inclusion of older people by enabling them to take part in community activities and groups. There is increasing evidence that cash transfers decrease intimate partner violence, but little is known about how cash transfers achieve this impact. (The full presentation is available online at icsw.org)

The discussion was moderated by **Dr. Sergei Zelenev**, Executive Director, ICSW.

Global Social Welfare Digital**Summit 2019**

ICSW in cooperation with SWHELPER co-sponsored the Global Social Welfare Digital Summit 2019 that took place from 19th to 21st March 2019. The purpose of the conference was to use an interdisciplinary approach for helping professionals in the field of social work and social development to provide news, information, and resources critical to global knowledge sharing and using virtual format.

The four-day conference focused on the following topics: Activism and Advocacy, Trauma Informed Care, Self-Care and Healing. Dr. Sanjay Bhatt, the ICSW President for South Asia and Professor at the Delhi School of Social Work, University of Delhi made a presentation at the conference.

Attendees could view sessions live or watch them on demand via one year access to all presentations.

View Full Agenda:

<https://www.globalsocialwelfaresummit.com/full-program>

About the Organizers:

<https://www.globalsocialwelfaresummit.com/about-us>

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