

Chapter 5

Gender

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The objective of this chapter is to explore a gender perspective of social transfers. The chapter explores why gender matters and how to take gender into account via analytical perspectives and good practices.

Rationale

Gender is so fundamental to the poverty of countries and individuals that it often appears invisible. To date, women have occupied a marginal place in the design and implementation of social transfers. The male breadwinner attitude is still common in the mindset of policymakers. They persist in thinking of men as breadwinners and overlook the dynamic ways in which women are also economic agents.¹

There are two basic reasons to take gender into account in social transfers: addressing gender inequalities is both (a) an aim in itself and (b) instrumental to other social transfer aims. It is an aim in itself based on empowerment, because social transfers should reduce women's dependence on men to increase women's agency; based on equity, because social transfers should mitigate gender disparities; and based on rights, because social transfers should recognise that human rights include women's rights.²

Taking gender into account is also instrumental to other social transfer aims. For example, generating pro-poor growth intersects with gender in impacting investment in human capital, labour market participation, asset accumulation, risk management, intrahousehold resource allocation, credit, savings, and the intergenerational transmission of poverty.³

Despite some lingering misconceptions that development is “gender

Box 5.1: Indicators of empowerment

There are various concrete indicators of empowerment. For example, the Human Development Report's Gender Empowerment Measure measures participation in economic and political life and share of national income. Alternatively, Bangladeshi Villages measured the degree to which women were involved in major

household decisions, mobile, economically secure, relatively freed from domination in the family, and politically and legally aware.

SOURCES: UNDP (1995); Hashmi et al. (1996); Reeves and Baden (2000), page 5.

neutral”,⁴ over the last decade gender awareness in social transfers has been on the rise. National and international policy machineries are increasingly taking gender into account. Several programmes include explicit provisions to address gender inequalities, donors are requiring gender appraisals with more frequency, and the process of “gender mainstreaming” is gaining traction.⁵

Analytical perspectives

What difference would it make for social transfers if gender were central to development goals? Analytical perspectives frame the scope of what addressing gender encompasses.

Conceptual starting points

Several mutually consistent conceptual frameworks underlie gender awareness in social transfers. The following examples provide starting points for terms and approaches.

Social construction. Gender is socially constructed. For example, although some traditional gender roles cast men as workers who dominate the public sphere and women as dependents responsible for reproductive labour in the private sphere, these roles are not static. Rather, gender norms are mutable and change in response to individuals and broader social structures, both consciously and unconsciously.⁶

Institutions. An institutional framework emphasises that gender inequalities operate on an institutional level in addition to an individual level. It is important to keep in mind that longstanding structures of power perpetuate gender inequalities both explicitly and implicitly. Social hierarchies mediate women's search for survival and security, and these hierarchies are entrenched by institutions, including family, civil society, markets, and states.⁷

Empowerment. Empowerment is a contested term.⁸ Eyben et al. (2008) define empowerment as the process whereby individuals and groups are able to imagine their world differently and change the relations of power that have been keeping them in poverty.⁹ The authors point out issues of reversibility and distinct political, social, and economic facets of empowerment: for example, it is possible that legal rights may not translate to economic change and vice versa. See Box 5.1.

Transformation. A transformative approach builds on the concept of

Box 5.2: Labour trends

Kabeer describes three labour trends, which have been referred to as the “feminisation of work”:

- (a) Women’s labour force participation has increased across different age groups in much of the world.
- (b) Women’s areas of available paid work have expanded. While previously limited to unpaid work in family farms and family enterprises, women are increasingly carrying out paid work in the nonagricultural sector,

and migrating without male partners in pursuit of employment.

- (c) Women continue to be confined to certain sectors and occupations – and often to the informal labour market – in spite of their rising education levels and decreasing fertility rates.

SOURCE: Kabeer (2008), pages 52-53.

empowerment by seeking to change the structures that underlie women’s vulnerabilities. Immediate impacts of social transfers protect and promote livelihoods, while transformative impacts address the sources of vulnerabilities. Three core questions underlie a transformative approach: How do social transfers: (a) reach women, (b) address their vulnerabilities, and (c) address the underlying causes of these vulnerabilities?¹⁰ Although social transfers may need to work within existing norms as an entry point to reach women, programmes should not preclude the possibility of challenging gender hierarchies.¹¹

Bargaining power. Mainstream economics has a history of treating households as unified entities, which conceals intrahousehold gender relations.¹² However, as a cooperative conflict perspective points out, household members are individual economic agents with different levels of bargaining power. They may cooperate around shared goals, but they also have conflicting interests. Individuals’ relative levels of bargaining power determine the extent to which decision-making outcomes reflect their interests. Women tend to have less bargaining power than men due to gender-related constraints (e.g., they tend to own fewer assets, invest less in human capital, and carry out less socially valued work).¹³ As a result, household decisions are less likely to reflect women’s interests.

Intersectionality. Gender inequalities intersect with other forms of inequality. Gender inequalities vary by location, between countries and within countries, and from urban to rural areas; they depend on lifecycle stage, e.g. the gender-related constraints faced in childhood differ from those faced in late adulthood;¹⁴ they intersect with inequalities between groups in society, including class, race, and ethnicity; and they intersect with inequalities within the household, including age and marital status.¹⁵ Overall, women’s lives are interconnected, but there is no universal female experience.¹⁶

Feminisation of poverty. The term “feminisation of poverty” has been used to refer to three distinct patterns: (a) women have a higher incidence of poverty than men, (b) women’s poverty is more severe than men’s poverty, and (c) there is a trend of greater poverty among women, particularly associated with rising rates of female heads of households. Although women are not always poorer than men, women are generally more vulnerable, and once poor they have fewer options due to the weaker basis of their entitlements. The disparity

suggests that interventions to address women's poverty require gender-specific sets of policy responses.¹⁷

Feminisation of work. The term “feminisation of work” can also refer to distinct trends. See Box 5.2.

Men. People often conflate gender with women – to discuss gender means to discuss women.¹⁸ However, both men and women are gendered,¹⁹ and although gender roles tend to favour men, men face gender-specific vulnerabilities as well. This chapter recognises that gender awareness does not automatically mean a singular focus on women, but looks at gender inequalities with women's disadvantages at the forefront of analysis.²⁰

Results of gender inequalities

The conceptual frameworks above help to reveal a wide array of gender-related constraints. Women and men (a) face different risks and (b) experience the same risk differently.²¹ Women experience gender-specific risks in relation to:

Unpaid care labour. Women disproportionately carry out unpaid care labour. Their allocation of time and income tends to reflect their primary responsibility for social reproduction.

Paid work. Women tend to have lower labour force participation than men; be segmented in the labour market, particularly the informal economy; earn less; receive less on-the-job training; wield less bargaining power; have work histories interrupted by childbearing and unpaid care labour; may retire earlier; and encounter the male breadwinner attitude, which assumes men are breadwinners and overlooks the dynamic ways in which women are also economic agents.

Education. Women tend to have lower rates of school enrolment, school achievement, literacy and returns to education.

Health. Females may have higher rates of child morbidity and malnutrition; face the risk of maternal mortality; may lack knowledge or control of contraception; may disproportionately encounter some diseases due to care labour, labour market segmentation and biology; and tend to have less access to healthcare.

Assets. Women tend to have fewer assets. They may lack property rights, inheritance rights, access to credit and access to some technologies²².

Mobility. Women tend to have less mobility to seek job opportunities due to their responsibility for social reproduction, benefit less from transportation infrastructure that ignores unpaid care labour, and may face limitations due to norms of female seclusion.²³

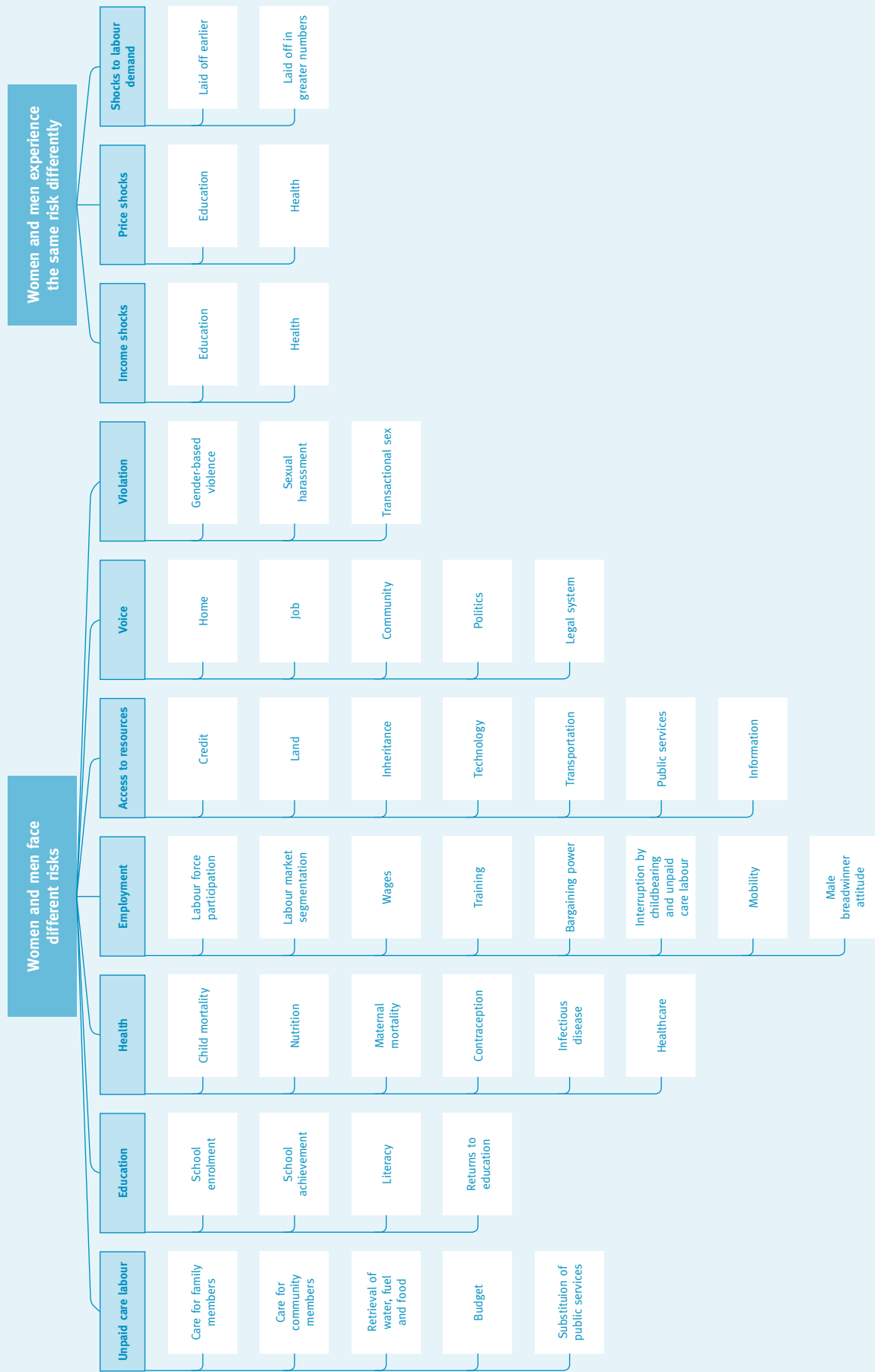
Voice. Females tend to have less voice in the home, workplace, community, politics and legal system.

Violation. Females face risks of gender-based violence, sexual harassment and forced transactional sex.

Women and men also experience the same risks differently. As a result of income and price shocks, female's education and health are more likely to deteriorate²⁴. As a result of shocks to labour demand, women tend to be laid off earlier and in greater numbers²⁵.

Many of the risks shown are crosscutting. For instance, women's unpaid

Box 5.3: Gender-related risks



Sources: Luttrell and Moser (2004), Kaber (2008), Mason (2003), World Bank (2003b), and Bertranou (2006).

Box 5.4: Accountability

Ethiopia's Productive Safety Nets Programme (PSNP) established a framework for gender mainstreaming that requires continued leadership support and offers lessons for other government sectors. Mexico's Oportunidades includes evaluations by gender advocacy organisations. In terms of institutions, the World Bank's (2006) Gender Action Plan sets tangible

targets with timeframes. The European Commission (2008) has developed a "Manual for Gender Mainstreaming, Social Inclusion and Social Protection Policies", which outlines gender-related strategies.

SOURCES: Thakur et al. (2009), page 9; Garsonnin (2005); Molyneux (2007), page 24.

care labour impacts their labour market segmentation, and their education level impacts the extent to which they have a voice in many domains. Box 5.3 summarises the spectrum of gender-related constraints that women face.

Good practices for all social transfers

Although some gender-related constraints are not within the direct control of social transfers, social transfers are not therefore powerless. If innovative, they can reshape even entrenched norms.²⁶ Although needs vary, some recurring threads make up good practices for all social transfers: commitment, accountability, analysis, targeting, measurement and coordination.

Commitment

A clear commitment to gender awareness helps to ensure that it is part of the basic architecture of social transfers, instead of a last-minute amendment.²⁷ It is important to set tangible targets and yardsticks.²⁸ Espousing generalities surrounding gender is not sufficient. The commitment should be explicit, specific, and relevant to the social transfer programme.²⁹ Moreover, the process of cultivating high-level political will is often necessary in order to integrate gender into policies, strategies and budgeting.³⁰

Accountability

A commitment to gender awareness without accountability mechanisms is unlikely to be successful. Social transfers need to hold people and programmes accountable to commitments. Success requires building ownership and defining roles in social transfers.³¹ In the process of gender mainstreaming, "everyone's responsibility" can become "no one's responsibility".³² See Box 5.4.

Analysis

Gender analysis should be part of the design stage of all social transfers. When creating a poverty profile, gender should be a primary category of economic and political analysis, rather than a peripheral consideration. A gender analysis can predict gender-related impacts of social transfers, select appropriate indicators,³³ assess unintended effects, and identify potential mitigation approaches.³⁴ Gender impact assessments, gender appraisals and gender audits carry out integral functions.

There is a spectrum of ways to approach relevant areas of inquiry. It is important not only that gender analysis consider whether programmes are “gender aware”, but also (a) what gender impacts they have, (b) what kind of gender relations they promote, and (c) whether evidence supports claims of empowering women.³⁵

In the design process, key questions concerning household dynamics include: (a) how will household members use cash, (b) should a programme distribute cash specifically to women? and (c) how do household members control resources?

Some delivery systems are more likely than others to support empowerment. It is important to consider:

- (a) Dignity (Who delivers the transfers? Is the delivery itself a site of exclusion? Is the payment stigmatising? Is it made in a public place? How are recipients treated?);
- (b) Risks (such as robbery, corruption, leakage or coercion);
- (c) Actual and opportunity costs (such as transport, childcare, waiting in line and loss of capital);
- (d) Synergies; and
- (e) Convenience (Does payment take into account access at that time in that place?).

Key questions concerning wider dynamics include: How will social transfers impact existing social and political divisions in communities? Are there risks of exclusion of particular groups based on gender?

See Box 5.5 for details on a life-course analysis.

Targeting

All programmes should also be aware of the gender impacts of targeting mechanisms. Recruitment procedures that claim to be gender neutral assume that men and women respond in the same way, but that cannot be taken for granted.³⁶ For example, the failure of programmes to inform those who are eligible to participate is a common cause of their exclusion of women.³⁷ For instance, social funds have “a significant and fairly universal problem with the lack of information and/or misunderstanding on the part of the beneficiaries about the roles and rules of the game of the social funds”.³⁸ Women face several gender-related constraints in obtaining information:

- (a) They are usually not as physically mobile as men;
- (b) Their time poverty may limit their ability to apply or reach distribution sites;
- (c) They are often less literate than men;
- (d) They do not tend to frequent administrative centers; and
- (e) They cannot rely on family members to pass on information if family members are not in favour of women’s empowerment.³⁹

Reaching women can require creative strategies. When Bangladesh first began its Rural Maintenance Programme (RMP), it employed loudspeakers in villages to announce recruitment, and India’s Employment Guarantee Scheme (EGS) sent drummers out to different villages to announce the opening of

Box 5.5: Life course analysis for women

Stage in life course	Gender-related risk or vulnerability	Social protection response
Childhood	Left alone or with unreliable carer. Do not attend school due to income-earning or domestic responsibilities. Experience double burden of work and school.	Cash transfers. School feeding programmes. After-school training programmes. Secondary school scholarships or additional stipends. Childcare support programmes.
Adolescence	Withdraw from school for wage work or domestic tasks. Experience double burden of work and school. Enter high-risk employment.	Cash transfers. School feeding programmes. After-school training programmes. Secondary school scholarships or additional stipends. Childcare support programmes.
Early adulthood	Possess limited marketable credentials and endowments. Confined to precarious segments of the labour market. Discriminated against by employers. Lose employment due to pregnancy or childcare. Lack access to trade unions. Experience sexual harassment.	Public works programmes. Social funds to promote skills upgrading and community participation. Translation of discretionary provision to employment guarantee. Childcare support programmes. Trade unions. New forms of unionism.
Middle adulthood	Discriminated against in access to capital and social networks to build own enterprise. Have limited and insecure employment options due to childcare and family responsibilities. Discriminated against by employers. Lack access to trade unions. Experience decline into poverty if marriage breaks down.	Financial services including savings, credit and insurance. Combination of financial services with other forms of livelihood support.
Late adulthood	Experience cost of retiring from work without benefits in informal economy. Burdened by childcare, especially as a result of the HIV/AIDS pandemic. Lose assets to late husband's family when husband dies.	Pensions. Unconditional cash transfers.

new work sites.⁴⁰ Some programmes also institute gender quotas to strive for a minimum level of participation by women. Another strategy is to build on the presence of civil society organisations and women's groups that have already established contacts with poor sections of the community and to work with particular female members.⁴¹

Targeting women has the potential for unintended negative impacts. If men feel threatened by women's participation in social transfers, they may take their anger out on women, and domestic violence may increase.⁴² For

Box 5.6: Targeting

Targeting women can clearly enormously benefit women. However, for conditional cash transfers, Molyneux (2008: 64) mentions that although women are “available” to meet conditionalities due to their primary responsibility for social reproduction and their precarious relationship

to the wage economy, programmes such as Oportunidades leave unanalysed and unquestioned the reasons behind women’s “availability,” taking it for granted and even reinforcing it.

SOURCE: Molyneux (2008).

Malawi’s Dowa Emergency Cash Transfer Project (DECT), Concern Worldwide attempted to mitigate the risk of inducing domestic violence against beneficiary women through an awareness programme that urged beneficiary women to be respectful and engage their spouses in allocating the cash transfer. Evaluations reported “no direct evidence of gender-based violence.”⁴³ See Box 5.6.

Targeting women has become increasingly popular in social transfer programmes. However, gender awareness involves more than adding women to existing programmes. Gender relations are likely to impact not only the type of risk that a programme tackles, but also the effect of the programme based on preexisting intrahousehold and community gender dynamics.⁴⁴

Measurement

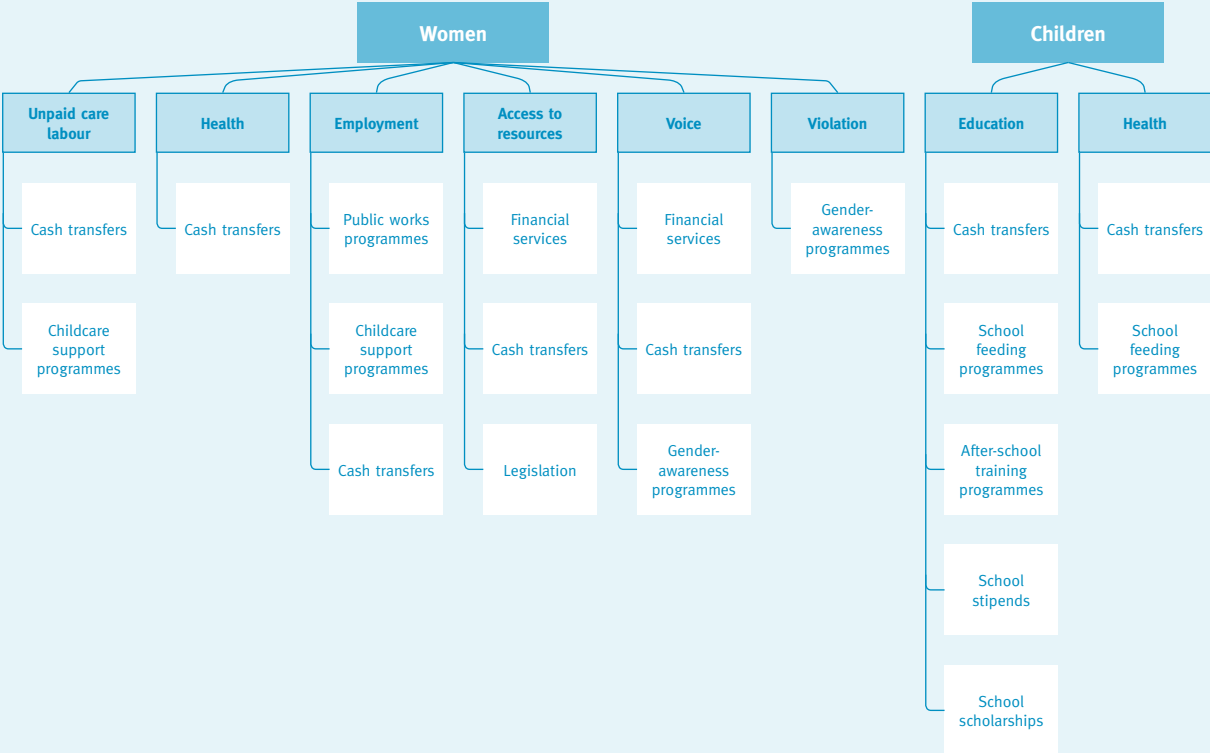
A key challenge in promoting gender equality and women’s empowerment is the poor quality and limited availability of gender-disaggregated information and statistics.⁴⁵ Adequate monitoring and evaluation systems of both qualitative and quantitative data are crucial in order to (a) assess differential impacts of social protection measures on women and men, (b) inform evidence-based policy options, (c) improve programme design, and (d) reinforce accountability.⁴⁶

However, programmes face several challenges to measurement. It can be difficult to pinpoint tracking mechanisms for the relative contributions that a particular project makes on differential goals. For example, in a sanitation project, how much of the project budget responds to the needs of women? In addition, social change can be difficult to capture, and measuring the intangibles at the root of social change requires creative tracking mechanisms.⁴⁷ Also, unfortunately, gender mainstreaming often neglects the need for better monitoring and associated gender-specific indicators.⁴⁸ For conditional cash transfers in particular, the “overwhelming majority of evaluations” centre on children and fail to adequately capture intrahousehold dynamics.⁴⁹

Coordination

It is also important to build institutional coordination between stakeholders. Targeting women should build on the presence of civil society organisations and women’s groups that have already established contacts with poor sections of the community, particularly female members. Social transfers should ensure linkages and synergies with complementary sectors and service providers.⁵⁰ For example, if a microfinance programme brings together women regularly for project-related meetings, the programme might consider expanding the scope

Box 5.7: Choosing a programme



Source: Kabeer (2008).

of meetings to skills training or health-related education. A conditional cash transfer programme also ideally acts a hub for activities, including health clinic visits and organisational meetings.⁵¹

A communication function is likewise necessary in programmes in order to ensure transparency to potential beneficiaries, and report to civil society and political actors. Appeals processes can also empower women, enabling them to voice otherwise overlooked gender-specific issues.

Single instruments of social policy cannot be expected on their own to dismantle the underlying causes of the problems that gave rise to them. Social transfer instruments are not a substitute for a coherent strategy for social protection that makes the connections between the different ways in which vulnerability is experienced and reproduced over time.⁵²

Good practices for specific social transfers

While the previous section discusses good practices for all social transfers, this section elaborates on specific dimensions.

Choosing a programme

Although all social transfer instruments can generate cross-cutting effects, some may be better suited than others to address specific types of gender inequalities. See Box 5.7.

Box 5.8: Gender impacts of programmes

	Cash transfers	Childcare support	Financial services	Public works	School feeding	School scholarships
Impact on women	Increase investment in health. Can increase bargaining power in the home and community. Can act as recognition of unpaid work. Can increase economic activity.	Expand livelihood options. Increase participation in public life. Recognise unpaid care labour.	Redress glaring gender disparities in access to finance. Allow consumption smoothing. Facilitate increase of asset base. Increase options for self-employment. Build associational networks. Offer synergies with other social services. Can increase political participation.	Generate employment. Can create infrastructure that may enable mobility or reduce workloads. Can increase bargaining power of women in the programmes. Can increase bargaining power and wages of workers not in the programmes.	Can directly generate employment. Can indirectly expand employment by freeing women from preparing lunch for children.	
Impact on children	Increase investment in health. Increase school enrolment, which promotes employability and productivity of next generation of workers and can delay girls' marriage.	Reduce adverse effects of insecure care arrangements. Improve access to education for girls who would otherwise take on care burden.	Produce knock-on effects of schooling and health.		Increase school enrolment, which promotes employability and productivity of next generation of workers and can delay girls' marriage. Promote children's nutrition, in long-term improving development and in short-term improving attention span and learning abilities.	Increase school enrolment, which promotes employability and productivity of next generation of workers and can delay girls' marriage.
Impact on community	Can produce micro-Keynesian spillover effects on local economy. Can bring excluded groups into circle of citizenship. Can send message that girls are worth human capital investment.			Can help kick start local economy.	Can generate jobs for members of a socially excluded group. Can send message that girls are worth human capital investment.	Can send message that girls are worth human capital investment.

Source: Kabeer (2008), pp. 118, 120, 243, 245, 274, 347.

Added versus mainstreamed. On the one hand, addressing gender inequalities should not be limited to peripheral women-only projects; it should also part of social transfer programmes holistically. However, there may be negative consequences if funding for women-centred transfers disappears.

Conditional versus unconditional. There is a case for “good conditionalities” that could support behavior change, address power relationships in the household or community, and empower communities to claim and receive better services delivery. Cash changes behavior, whether it is conditioned or not, and some behaviors are so entrenched that dangling the big carrot – cash – may be the best and fastest way to achieve better outcomes for vulnerable and disadvantaged groups.

Box 5.9: Mexico's Oportunidades

Oportunidades is widely praised for its gender awareness, but according to Molyneux (2007), whether or not it actually transforms gender divisions is questionable. She argues that the state actively reinforces gender inequality through Oportunidades. The puzzle is not why cash transfers should allocate scarce resources for children. The puzzle is whether and how cash transfers displace risk and vulnerability experienced by children onto mothers. Oportunidades generates positive gender impacts, for example, by increasing girls' access to school and increasing women's bargaining power, yet it also generates negative gender impacts by exacerbating women's time burden and regulating motherhood. In a way, Oportunidades may police

gender boundaries by institutionalising gender differences to the disadvantage of women.

However, the extent to which Oportunidades acknowledges gender difference signifies a feat in itself. Traditional gender roles are not unequivocally and uniformly oppressive. Women can and do draw strength, creativity and satisfaction from their identities as mothers. There may also be a divide in distinct forms of feminism at play. While middle-class white first-world feminists may perceive an urgent need to claim the right not to be mothers, poor minority third-world feminists may perceive an additional need to claim the right to be mothers in the first place.

SOURCE: Molyneux (2007).

Cash versus food. The form of the transfer also matters in targeting.⁵³ In most cases, the benefits of cash over food are compelling, but in some circumstances, food may be more gender-equitable because women may have greater control over its distribution.⁵⁴ It is not clear whether this demonstrates the benefits of in-kind payments, the stigmatisation of food as a means of payment, or gender bias in other programmes, which often attract only a small percentage of women. For example, in Lesotho and Zambia, paying half the programme wage in food succeeded in attracting more women than men.⁵⁵ In Malawi, men dominate the Social Action Fund's cash-for-work programme, while women predominate in the World Food Programme's Food-for-Work initiative.⁵⁶ Women also carry out Peru's Comedores Populares, a grassroots food transfer programme.⁵⁷

See Box 5.8 for distinct impacts of programmes.

Social transfers for children

Gender enters the analysis of social transfers for children in many ways. Increasing school enrolment involves closing disparities in educational attainment between boys and girls. Discouraging child labour involves recognising that girls' labour in particular tends to free women from household chores when they take up paid work. Moreover, social protection measures are likely to call upon women as mothers.⁵⁸ At present women's incorporation into social protection is often tied to motherhood.⁵⁹ The link between women and children poses both opportunities and challenges for programmes.

The link poses opportunities because social protection programmes can reach children via women both directly and indirectly. Directly, programmes can distribute cash transfers to women in order to improve children's wellbeing. A substantial body of evidence documents the importance of paying attention to who in the household receives cash transfers. While some research

Box 5.10: Programmes for children

India's mid-day meal scheme addresses multiple gender-related concerns: (a) children's interests – children's nutrition and school attendance; (b) women's interests – directly, it hires primarily women to prepare food, and indirectly, it frees time for women who would otherwise have to prepare children's lunch; and (c) the intersection of gender and ethnicity – some states specify that members of marginalised castes have priority in jobs as cooks. The popularity of cash transfers in the current social protection agenda has meant

that less research examines childcare provision. Childcare support programmes include India's Mobile Crèches and South Africa's Flagship Programme. Based on studies in Guatemala and Ghana, the provision of childcare may not be as critical an intervention to increase mothers' labour force participation rates in cities where the informal sector dominates.

SOURCES: Kabeer (2008); Quisumbing et al. (2003), page ii.

has indicated that the gender of the grant recipient does not affect resource allocation within the household,⁶⁰ increasingly more refined studies find significant differences when women receive the transfers. They suggest that cash in women's hands leads to greater improvements in children's wellbeing.⁶¹ Indirectly, programmes that improve women's employment opportunities and wellbeing can generate spillover benefits for children.

However, the link between women and children also poses challenges for social transfers because women's responsibility for childcare makes up a pivotal source of gender inequality. See Box 5.9.

The power of ideologies surrounding motherhood explains the restricted nature of women's choices as much as the actual burden that childcare responsibilities represent for individual women.⁶² Childcare translates to tasks such as meal preparation, but also means that employers may perceive women as less reliable workers and therefore bar them from jobs. In addition, although mothers' interests may be closely intertwined with children's, they are not identical.⁶³ Since grants to children are politically more popular than grants to mothers, social transfers often prioritise children's interests, sometimes at the expenses of the mother.

There are also questions about impacts of social transfers on fertility rates. A study of South Africa's Child Support Grant (CSG) found a common perception among officials, beneficiaries and the public that the CSG caused teen pregnancy and young mothers abused the grant.⁶⁴ However, the study found no evidence that suggests a link between teen pregnancy and the CSG, and in fact the social blaming surrounding the CSG undermines both the mothers collecting the grants and the grants themselves. See Box 5.10 for examples of other programmes.

Social transfers for older people

Although older people are often among the poorest, formalised provision is largely absent or uneven in low-income countries, where many people make provisions for old age through private insurance arrangements or rely on their families to look after them.⁶⁵ However, family-based arrangements for caring for older people are under severe strain in many parts of the world

Box 5.11: Programmes for older people

In Bangladesh, the Old Age Allowance Scheme (OAAS) sets quotas of five men and five women—the oldest and poorest residents of each ward. Gender equity is further addressed by the Assistance Programme for Widowed and Destitute Women (APWDW), which provides an additional

five pensions in each ward for poor widows and destitute women. In Bolivia, gender-specific obstacles to the universal pension Renta Dignidad include language, literacy and documentation.

SOURCE: Skinner (2007).

due to population growth, decline in extended family forms, and prolonged conditions of economic stress.⁶⁶

Women in old age are particularly vulnerable because they (a) are more likely than men to live alone,⁶⁷ (b) tend to live longer,⁶⁸ (c) may retire earlier, (d) are overrepresented in the informal economy, and (e) tend to have work histories interrupted by childbirth and unpaid care labour. Men in old age are particularly vulnerable based on their identities as breadwinners and their lesser propensity to develop support networks.⁶⁹

Gender disadvantage in contributory pensions may be lessened when there is scope for voluntary contributions to state-regulated schemes, provisions guarantee some pension to those falling below a minimum level of contribution,⁷⁰ eligibility in a means test is not linked to a spouse's income, and benefits recognise care labour performed at home.

However, Kidd (2009) makes a strong case for universal pension coverage. Universal pensions are more gender equitable in that women and men receive equal pensions regardless of their work histories and women as a group benefit for longer since there are older women than men. Universal pensions are also likely to be politically popular among women, which ties to questions of affordability.⁷¹ In terms of individual impact, in Nepal and India older women commented that receiving a pension gave them self-worth and increased their status in the household.⁷² In terms of spillover effects, pensions particularly received by women are often spent on school fees and food for the household, and may also have multiplier effects for the local economy.⁷³ See Box 5.11.

Public works

There are two basic ways to think about public works programmes from a gender perspective. From the perspective of access to wage employment benefits: Do women have the same access to wage employment as men? What prevents women from equal access? How can public works programmes overcome barriers? From the perspective of benefits from assets created by public works: Do the choice and design of infrastructure take women's interests into account? What prevents consideration of women's interests? How can programmes overcome barriers? How do women participate in the decision-making process, if at all?⁷⁴

The factors that determine women's access to wage employment are dynamic.⁷⁵ It is expected that particular groups of women respond to public works programmes: younger women, especially without children, and extremely poor women and female primary breadwinners regardless of age, marital status,

Box 5.12: Public works

South Africa's Zibambele programme is a successful example of addressing gender bias. A survey in 2003 demonstrated that 93 percent of the participants were female. Gender equitable features of this programme include: providing employment contracts to the household rather than the individual to enable job sharing, focusing recruitment efforts on female household heads, locating work sites close to the homes of women, and facilitating the integration of childcare and other domestic responsibilities with work

responsibilities. India's National Employment Guarantee Scheme also incorporates gender equitable features, including non-discrimination provisions, access to on-site childcare, and work sites close to the home of workers. Programmes might also provide childcare support. Examples include India's Employment Guarantee Scheme (EGS), Bangladesh's Food for Work, and India's Rural Maintenance Programme (RMP).

SOURCE: Kabeer (2008), pages 155-186.

or number of children.⁷⁶ However, the proportion of women among workers in public works programmes varies not only between programmes and regions, but also from one village to another and from one type of infrastructure to another within the same programme and within the same region or province.⁷⁷

Women face several challenges. In addition to those outlined in Section 5.3.4, recruitment done on the same day as the start of construction work does not give women the chance to ask prior permission from their husbands or fathers, or to reorganise their household tasks. Also, public works programmes are not easily reconciled with maternal responsibilities or domestic work. Due to the male breadwinner attitude, it may be largely women from poor and asset-less households who cannot afford to observe gender norms who are likely to be found working in public works programmes.

Construction jobs that generally correspond with the traditional gender division of labour in agriculture and in the household provide women the best entry point into construction. These jobs are more likely to obtain social acceptability than radically non-traditional ones. In addition, women already possess the relevant experience and can immediately start working. Programmes should therefore maximise women's employment benefits in these jobs but without precluding future entry into new areas.⁷⁸

Programme implementers and technicians often set limits to women's operations on the basis of their own perceptions that women themselves do not hold or would readily put aside. Implementers and technicians might therefore leave to women the choice of which operation to undertake. Social norms surrounding the gender division of labour are not as rigid as people sometimes assume. The numbers of women in non-traditional, male-dominated operations are not always impressive. However, the first step is often the most difficult to achieve.⁷⁹ See Box 5.12.

Endnotes

- 1 Kabeer (2008), page 323; PREM (2009).
- 2 Luttrell and Moser (2004), page 3.
- 3 Thakur et al. (2009), pages 3-4.
- 4 EC (2008), page 3.
- 5 Kabeer (2008), page 323; Holmes and Jones (2009); EC (2008); Rao and Kelleher (2005); Dawson (2005); Zuckerman (2002).
- 6 Glenn (2000).
- 7 Kabeer (2008), pages 55-57.
- 8 Molyneux (2008).
- 9 Eyben et al. (2008), page 2.
- 10 Kabeer (2008), page 323.
- 11 Dejardin (1996), page 20.
- 12 Elson (1997).
- 13 Kabeer (2008), pages 63-64; Sen (1990).
- 14 Kabeer (2008), pages 67-72.
- 15 Luttrell and Moser (2004), page 3.
- 16 Glenn (2000).
- 17 Reeves and Baden (2000), page 8.
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