

Advancing gender equality through social protection in an ageing world: *a call for action*

HelpAge

International



Anwar Sadat Swaka/HelpAge International

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Key messages

- Progress towards gender equality and the empowerment of women of all ages is being hampered by frequent shocks and crises – and social protection could play a key role in addressing this.
- While the risks of experiencing poverty heighten in later life, old-age poverty is primarily a women's issue, due to a lifetime of inequalities and discrimination women face.
- Universal social protection systems are key to ensuring women's resilience throughout the whole life course, yet there are significant limitations in coverage, adequacy, as well as in gender-, age- and disability-responsiveness.
- If not adequately designed and implemented, social protection programmes can fail to reach those who need them most, including older women.
- We need to transition urgently towards rights-based and universal social protection systems that are gender-, age- and disability-responsive and unlock gender-transformative change.

Introduction

Social protection has the potential to transform the lives of women of all ages, but currently systems are falling short. This advocacy brief offers an overview of the role that social protection can play in achieving gender equality and the empowerment of women of all ages – particularly in times of crises and uncertainties and in an ageing world – with a focus on older women.

This advocacy brief examines how three social protection programmes in Bangladesh, Malawi and Tanzania, which use cash transfers to population groups most at risk of poverty and marginalisation, incorporate a gender perspective, with examples of

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how this plays out in older women's lives. It also offers recommendations, based on the voices of older women, to multiple stakeholders to advance the path towards rights-based and universal social protection systems that are gender-, age- and disability-responsive and unlock gender-transformative change.

Are we at a critical juncture?

Gender equality and the empowerment of women of all ages are crucial drivers of sustainable development and necessary for a more equitable and just world.

Their achievement is enshrined in the Sustainable Development Goals (SDGs), under SDG 5. Gender equality and the empowerment of women of all ages are seen not only as an outcome but also a necessary condition for the achievement of other goals reflected in the 2030 Agenda.

Shocks and crises have set us back in these goals.

The increasingly frequent and overlapping shocks and crises, including the COVID-19 pandemic and high levels of domestic price inflation, have converged with protracted and new conflicts, increasingly frequent adverse weather events as a result of climate change, as well as pre-existing levels of inequality. These have severely disrupted progress on gender equality, women's empowerment and poverty eradication, with significant risks of failing to uphold the principle of 'leaving no one behind'. Existing HelpAge International research offers evidence of how the recent cost of living crisis has negatively impacted the lives and wellbeing of older people across 10 low- and middle-income countries (LMICs) and how especially older women had to bear the brunt.¹

Old-age poverty is primarily a women's issue.

As people age, their sources of income reduce with significant risks of experiencing economic insecurity and perpetuating poverty. The risks and inequalities that women face over the life course across multiple and intersecting domains have an accumulated effect in old age, making them less likely than men to experience income security and enjoy economic independence.² Women are more likely to live alone, to experience widowhood, and to encounter disadvantages and discrimination in access to education, healthcare, and in the labour market. In addition, older women make substantial contributions to caregiving without receiving proper recognition. Survey data for 47 countries confirm that older women aged 65+ spend, on average, nearly twice as much time performing unpaid care and domestic work responsibilities as older men.³

With an ageing global population, these pressures will become more acute.

The share of the global population aged 65 years or over is projected to increase from approximately 10 per cent in 2021 to around 17 per cent by 2050.⁴ The role of universal social pensions will become even more critical.

"Women become extremely vulnerable to poverty in old age, earlier than men."

Older woman,
Bangladesh

"[The government] should prioritise older women and include them all because they are in dire poverty compared to the rest [of the population]."

Older woman, Malawi

"I have a great load... I have to take care of my sick husband, I have five dependents, I have to bring in food, with my poor health I can't farm and I don't have any adult caretaker."

Older woman,
Tanzania



Malumbo Simwaka/Fairpicture/HelpAge International - Malawi

The interplay between social protection, gender equality and women's empowerment

The role of social protection systems, including social pensions, is critical for achieving gender equality and eradicating poverty.

Comprehensive social protection systems play a fundamental role in addressing poverty, economic and social vulnerabilities and marginalisation, while enabling a life of dignity and wellbeing for people at all ages. Pensions, especially tax-funded and non-contributory social pensions, stand as the most prevalent form of social protection for older people and, in places where they are available, they safeguard the capacity of older people to fulfil their basic requirements and needs, especially as their other sources of income diminish gradually over time. They also enhance their ability to cope with the increasingly frequent shocks and crises that have aggravated gender inequalities.

The extent to which social protection programmes incorporate gender-related considerations vary.

Drawing from the most recent literature, social protection programmes can be classified along a continuum ranging from gender-discriminatory to gender-transformative.^{5,6,7} On the two ends of the continuum there are:

- Programmes that are **gender-discriminatory** that risk exacerbating inequalities by actively excluding women, including older women.
- On the opposite side, **gender-transformative** programmes explicitly aim to achieve gender equality as an objective and integrate features to address power imbalances and tackle unfair social norms and harmful traditional practices that lie at the root of gender inequalities and discriminations across the life course.

Coverage and adequacy limitations of social protection programmes represent a significant challenge for older people.

Significant gaps in the population coverage and adequacy (in terms of benefit level), especially in LMICs, heighten the risk of poverty and marginalisation. According to the International Labor Organization's (ILO) *World Social Protection Report 2020–22*, 53.1 per cent of the world's population are not covered by any form of social protection.⁸ While the share of the global population of older people covered by some form of pension amounts to 77.5 per cent, there is substantial variation by region.⁹ As highlighted by the ILO, often the level of social pensions is insufficient to meet basic needs and prevent old-age poverty (level lower than national poverty line).¹⁰

Gender gaps in social protection programmes impact older women.

Due to the strong links between social protection and a person's formal employment and contribution history, women encounter disproportionate barriers in accessing social protection, including pensions, in old age.^{11,12} This is due to the lifetime of inequalities and discrimination they encounter in the labour market, including greater likelihood compared to men of being engaged in the informal market, of experiencing gender pay gaps, as well as of undertaking disproportionate unpaid work and caregiving responsibilities. For instance, only 8.1 per cent of 'working-age' women in LMICs are reported to be covered by a pension scheme compared to 20.8 per cent of 'working-age' men, with high regional disparities.¹³

Our research reveals insufficient consideration of gender, age, and disability risks, needs and circumstances in the design and implementation of social protection programmes.

HelpAge and members of its global network conducted a study to assess three social protection programmes primarily through a gender and age lens. Despite the diversity of these programmes and of the experiences and perceptions of the older women interviewed, some dimensions of the programmes are particularly susceptible to gender-blindness or even gender discrimination, with risks in terms of exclusion of older women in need, loss of control over the economic resources they are entitled to, as well as gender-based violence and harassment (GBVH), including financial abuse.

Facts from our research



The Old Age Allowance (OAA) in Bangladesh

The OAA is the primary social protection programme in Bangladesh targeting older people at risk of poverty and vulnerability.

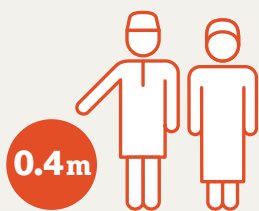
It covers approximately 5.7 million beneficiaries who receive BDT 500 (approximately US\$ 4.55 equivalent as of January 2024) monthly per head, payable every three months, with older women representing around 51 per cent of the OAA recipients.^{14, 15} It is a means-tested programme, whose targeting is based on indicators of income, health, disability and other dimensions, with gender-differentiated eligibility requirements (older women and men aged over 62 and 65, respectively, can benefit from the OAA) that respond to the disproportionate barriers and intersectional inequalities that women experience throughout the life course.

The greatest risk voiced by older women was dependency on male intermediaries to effectively benefit from the OAA.

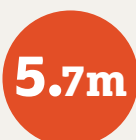
The analysis of the dimensions of the OAA reveals some weaknesses from a gender perspective, some of which intersect also with age and disability considerations. The most pressing one is the fact that the older women interviewed have to rely on external parties, including in particular male relatives, to support them in the enrolment process and in receiving the payments. This is due to a combination of unjust social norms, power imbalances between women and men, as well as gender gaps in access to digital technologies and digital skills (the OAA is entirely delivered via electronic payments). These features pose the risk of perpetuating existing gender inequalities.

Older People's Associations (OPAs) have a strong potential to support women to uphold their rights and raise their voices.

Community-level support mechanisms, including OPAs, can play a central role in supporting older women in the face of the challenges associated with the OAA, including enhancing their awareness of their rights, increasing their understanding of the programme, helping older women with challenges associated with payments, as well as helping them in case of grievances. Throughout its long-standing experience in supporting the development of OPAs, HelpAge's experience shows how OPAs can effectively promote older women's empowerment and strengthen their role and standing in their communities, as proved by the high degree of participation of older women in OPAs and representation in their leadership mechanisms.



At its launch in 1997, the OAA reached 0.4m people



By 2023, the number of beneficiaries reached 5.7m



Currently Bangladesh's older population aged over 60 is 16.6m

“Without the support of our male family members we can't utilise the information. To us, information is just a clue and the support of our male relatives and close ones is the critical factor.”

**Older woman,
Bangladesh**



The Social Cash Transfer Programme (SCTP) in Malawi

The SCTP (or Mtukula Pakhomo) is the flagship social protection programme in Malawi.

It is a means-tested safety net targeting segments of the population most at risk of vulnerability, in particular those considered ‘ultra-poor’ and ‘labour constrained’. As of September 2022, the SCTP was providing cash payments on a monthly or bi-monthly basis, depending on the district, to 297,138 households, including over 1.4 million individual members (over 7 per cent of the country’s population benefits from the SCTP).¹⁶ Of the household beneficiaries, those headed by older women represent 29 per cent, while only 8 per cent of the individual beneficiaries are older women.¹⁷

Older women face challenges in accessing information about the SCTP.

Despite formal channels for information dissemination, including community meetings, toll-free telephone lines and social media, most of the older women who participated in our research felt that they do not have access to adequate information about the SCTP. Additional interviews with key informants revealed that the official information dissemination channels may not be very effective for older people, including people with disabilities, due to barriers in accessing transport, travel to community meetings or accessing resources to improve digital literacy skills and online information. Misinformation and misconceptions can also fuel negative attitudes, discrimination and stigma between beneficiaries and non-beneficiaries, hampering further the access to information.

The household-level targeting of the SCTP takes into account age and disability to some extent, although it lacks gender-related considerations.

The SCTP targets households based on two criteria: being ‘ultra poor’ and ‘labour-constrained’. The first criterion is based on the computation of a Proxy Means Testing (PMT) score, while the second criterion takes account of possible constraints that household members have in engaging in employment, with age and disability featuring in the assessment. Among the shortcomings of the SCTP targeting, we identified the risk of inclusion and exclusion errors, the discriminatory assumption that older people are ‘unfit to work’, the caps in the geographical targeting, as well as the lack of gender-related considerations.

The SCTP is gradually shifting towards electronic payments and this development poses risks of gender-, age- and disability-blindness or even discrimination due to digital gaps.

The SCTP is delivered in two ways: cash and electronic payments. Both modes of delivery emerged in the study as potentially posing barriers to older women, although electronic payments were seen to carry higher risks of blindness and discrimination. The former because the distance to travel may be challenging for some older people, including those with disabilities or older women having to fulfil many family responsibilities. The latter may also pose a barrier for older people, especially older women and those with disabilities, due to lower average levels of literacy, digital skills and access to technology compared to older men and other age groups. Electronic payments may give rise to risks of loss of control over the economic resources they are entitled to and GBVH, in particular financial abuse.

29%



29 per cent of SCTP household beneficiaries are headed by older women

8%



... but only 8 per cent of individual beneficiaries are older women

“When we are at home we are scared to ask [other people about the SCTP]. We fear that, if we ask, they might curse us or they will answer different things, so we just stay quiet and do nothing.”

Older woman, Malawi



The Productive Social Safety Net (PSSN) in Tanzania

5.2m

In 2022 there were nearly 5.2m direct beneficiaries of the PSSN's Conditional Cash Transfer component

56%



56 per cent of all beneficiaries were women

66%



66 per cent of older beneficiaries were women

“Previously they said they will pay arrears for all the months of missed payments, but then I asked why I am receiving the same monthly allowances. The staff said ‘You know nothing’ [...]. That’s why I say they never listen to us.”

Older woman, Tanzania

The PSSN is Tanzania’s flagship social protection programme consisting of an integrated package of cash transfers and other activities.

The programme has several integrated components, including a means-tested conditional cash transfer (CCT) and a public works (or cash-for-work) component. According to the 2022 year-end implementation report, the total number of direct beneficiaries enrolled in the CCT component was 5,195,605, of which 56.1 per cent are female and 43.9 per cent are male, with a total of 1,363,559 active households.¹⁸ Beneficiaries aged 60 years and above represented 17 per cent of all recipients, with older women being the majority.¹⁹

The shortcomings observed for the SCTP in Malawi in terms of targeting, of risks of stigmatisation and discrimination in accessing information and of payments are relevant for the PSSN too.

The PSSN’s targeting in Tanzania takes into account some age- and disability-related considerations, for instance by targeting households with constrained labour capacity for the unconditional transfers, including some age- and disability-related considerations. Gender is not explicitly considered in the targeting process, although the programme in general places a strong emphasis on gender mainstreaming throughout its implementation (for instance, there is a Gender Action Plan). While access to information through the formal channels does not emerge as a major problem for the PSSN, in our research, some older women reported not feeling at ease to talk about the programme and their enrolment due to fears of stigma and negative reactions that may limit access to information.

Despite some positive effects on households and communities, older women face challenges complying with conditionalities.

In Tanzania, some of the PSSN cash transfers require compliance with conditionalities relating to education and health, while other components entail other forms of conditionality, for instance the public works component entails a cash transfer in exchange for paid temporary employment. However, compliance with the conditionalities of the PSSN can be challenging for older women who have to balance multiple unpaid work and domestic care responsibilities. It may also pose barriers for other groups, including older people with disabilities.



Michael Goima/Fairpicture/HelpAge International – Tanzania

Our recommendations

Based on its research and long-standing experience across the globe, we call for the following changes:

- 1.** A shift towards rights-based, universal and gender-, age- and disability-responsive social protection systems to unlock gender-transformative change.
- 2.** The expansion or establishment of social pensions targeted to all older people and the adjustment of the adequacy of cash transfers in line with inflation and in relation to their policy objectives.
- 3.** All social protection programmes to be informed by:
 - an in-depth analysis of context-, gender-, age- and disability-specific risks, needs and circumstances;
 - barriers and levers of gender equality;
 - adoption of a life course and intersectional perspective.
- 4.** Effective monitoring, evaluation and accountability mechanisms for social protection.
- 5.** Strengthened design and implementation features of social protection programmes, including in terms of access to information, targeting, delivery mechanisms, grievances and redresses management and conditionalities through a gender, age and disability lens.
- 6.** The establishment and use of OPAs to promote older people's rights, voice and wellbeing, including older women's rights, as well as other self-help groups and community-level and grassroots initiatives.
- 7.** Enable and encourage the collection of data for evidence-based policy making, including sex-, age- and disability-disaggregated data (SADDD).



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HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.

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PO Box 78840, London SE1P 6QR, UK

Tel +44 (0)20 7278 7778
info@helpage.org www.helpage.org

Registered charity no. 288180

Written by Federica Foiadelli, with inputs from Tanvi Patel (HelpAge), Jessica Petitprez (HelpAge) and Kate Horstead (Age International)
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