

Gender-transformative social protection in crisis contexts: guidance note

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FOREWORD

Strong women make strong societies

Svenja Schulze, German Federal Minister for Economic Cooperation and Development (BMZ)



The position a person holds in society depends largely on the access he or she has to education, decent work and financial resources. This access is distributed very unequally among the genders which perpetuates the unequal distribution of power between them. Existing power structures, social norms and role models in turn influence political decision-making for example in the field of family and social policies. This is a fundamental reason as to why women worldwide still have significantly fewer rights than men, are much more affected by poverty and precarious employment and are not adequately represented in politics and the economy. Especially in the context of crises, this imbalance becomes keenly evident because crises commonly pose a special threat to women’s livelihoods and future prospects. In the wake of the COVID-19 pandemic, for instance, girls, in particular, did not return to school and women frequently lost their source of income. As it is, their jobs are often more strongly affected by crises and especially during the pandemic they were faced with an increased burden of unpaid care work.

Social protection makes women more independent

I have made feminist development policy one of the priority areas of my work because I want these things to change. Feminist development policy strengthens the rights, resources and representation of women across the world and is aimed at radically transforming power structures. Social protection is an important part of this. It not only protects people against individual risks such as illness or losing their job, it also protects them against collective risks such as climate shocks or pandemics. Social protection is a shield, in particular, for the most vulnerable people against poverty and helps strengthen their economic and financial independence. This particularly goes for women and children.

Good social protection that also provides better access to resources such as education, health and financial resources is important to safeguard the livelihoods of women. The positive outcomes of gender-sensitive social protection systems in Senegal are a case in point. Poor and vulnerable women in Senegal are receiving regular cash transfers and additional support through training and in community-based saving groups, access to agricultural inputs and psychosocial support. All of these measures are aimed at promoting both the economic situation of the women and their social participation. Their living conditions improve significantly because they manage to diversify their incomes beyond agriculture, make more investments and thus are better prepared for future crises.

Social protection can have a gender-transformative effect

But social protection can do much more. It can change social norms and role models – and thus have a gender-transformative effect. For instance, if basic protection programmes are accompanied by measures that teach women about their rights, make them economically more independent and hence enhance their negotiating position at home. Or if comprehensive health protection also promotes sexual and reproductive health and rights so that women are free to decide how many children they want to have when and with whom. This also boosts their self-confidence and helps women to assert their rights. New role models are thus created for women and space is opened up for re-negotiating social norms and power relations. In Senegal, too, women’s position in society and at home has improved. Women report that they have greater say in decision-making about resources, greater self-esteem and more trust in their community.

But what must social protection look like in concrete terms for it to have a transformative effect? This requires engaged technical experts like you who actively drive change. It requires best practice examples that show how social protection empowers women, in particular. And it requires networks such as SPIAC-B to spread knowledge and experience. This guidance note contributes to all of that. It provides practical examples of how social protection helps to empower women to assert their rights, access to resources and representation. I invite you to use it and join me in advancing feminist development policy!

1. ACKNOWLEDGEMENTS

This guidance note is produced under the Social Protection Technical Assistance (STAAR) facility which is funded by FCDO and implemented by DAI Global UK. It was commissioned by GiZ on behalf of the German Federal Ministry for Economic Cooperation and Development (BMZ) to advance the international discourse and provide actionable insights to practitioners on how to best integrate gender considerations in social protection policies and programming in crisis contexts. The guidance note was written by Rebecca Holmes (STAAR), and Paola Perezniето (STAAR), with valuable inputs from Valentina Barca (STAAR), and Helene Juillard (Key Aid Consulting) and developed in consultation with members of the SPIAC-B gender working group.

2. INTRODUCTION

2.1 Objectives of the guidance

This short guidance note provides design and implementation considerations for gender-responsive and transformative social protection in crisis contexts, consolidating existing evidence and short case studies into actionable guidance to address gender inequalities. As inequalities are exacerbated during crises, the guidance note identifies ways to implement actions that can help reverse, and even transform, the disadvantages faced by women and girls in these contexts.

2.2 Audience

The guidance note is primarily designed for practitioners in the fields of social protection working in crisis contexts and humanitarian practitioners working on linkages with social protection. It is also useful for gender practitioners working in crisis settings, identifying relevant instruments to promote gender equality and transformation in these adverse circumstances.

2.3 Scope

The guidance note focuses on gender and social protection in the contexts of shock response, conflict/post-conflict settings and humanitarian action. It looks at how social protection instruments and systems can be designed, adapted and delivered to address the risks and vulnerabilities that women and girls face and to ultimately support better gender equality and empowerment outcomes.

The guidance note will provide you with tools and ideas to enhance these outcomes for women and girls by increasing social protection systems' **gender-responsiveness** (that is, identifying what those gendered risks and vulnerabilities are and addressing them through social protection), and, where possible, making them more **gender-transformative** (that is, explicitly tackling the structural and root causes of gender inequality and discrimination).



BOX 1: A NOTE ON "GENDER"

This guidance recognises gender diversity and intersecting inequalities as important factors of discrimination. While the guidance note focuses mainly on policy and programming to improve the situation of women and girls as there is more programming and evidence in this regard, gender-responsiveness needs to go beyond the binary women-men concept. More research on non-binary gender aspects will hopefully enrich this gender guidance in the future.

Furthermore, discriminatory gender norms affect everyone, but their impacts are not uniform. The most marginalised adults and children feel the greatest impact — Black and Brown women, indigenous women, migrant women, women in rural areas, women living with disabilities, adolescent girls, trans and gender non-conforming adolescents and adults.¹ Thus, it is important for a gender-responsiveness analysis to consider when and how these intersectionalities shape vulnerabilities and to carefully assess how social protection can support and not reinforce or

¹ <https://www.alignplatform.org/resources/gender-norms-intersectionality-and-social-protection-conversation-unicefs-dr-zahrah>

exacerbate these existing inequalities. In the rest of this guidance, we predominantly refer to “gendered risks and vulnerabilities” to include the diversity of women and girls, and including men and boys where certain risks are heightened for them (e.g. risks of insecurity for men and boys, heightened risks of child labour etc).

2.4 How to use this guidance

Part 1 of the guidance note provides key definitions and concepts to establish a common ground, including what is understood by gender-responsive and transformative social protection and the types of gendered risks and vulnerabilities that are exacerbated during shocks and humanitarian crises. **Part 2** discusses how social protection systems and instruments can be used to mitigate, prevent and transform the situation for women, girls, men, boys and persons with different gender identities, providing specific recommendations on how to make social protection tools more gender-responsive and transformative in contexts of crises. **Part 3** illustrates these suggestions with country examples. Lastly, **Part 4** provides a checklist to help users of the guidance note make a rapid assessment of possible actions to make social protection gender-responsive or transformative. This checklist can be used in crisis and non-crisis contexts.

3. PART 1: WHAT DOES IT MEAN FOR SOCIAL PROTECTION TO BE GENDER-RESPONSIVE AND/OR GENDER-TRANSFORMATIVE IN CRISIS CONTEXTS?

3.1 What is social protection?

Social protection refers to a set of policies and programmes aimed at preventing and protecting all people against poverty, vulnerability, and social exclusion, throughout their life course, with particular attention to vulnerable groups.² Social protection also seeks to promote economic opportunities by increasing income, assets and skills that can enable improved human development outcomes. Social protection has the potential to be transformative, by tackling inequalities faced by disadvantaged groups (e.g. on the basis of age, gender, or disability), enhancing incomes, opportunities and access to relevant services as well as contributing to changes in discriminatory social norms, behaviours and practices.³

Social protection is increasingly considered a useful policy tool in humanitarian contexts.⁴ Strengthening social protection systems directly benefits people living in, or at risk of, crises caused by conflict, political and economic instability, or environmental fragility and displacement. Linking humanitarian assistance with social protection systems can build people’s resilience to crises while addressing underlying poverty.⁵ Establishing effective social protection in these challenging contexts, however, is complex.⁶

A robust social protection system is ideally composed of a range of social protection instruments (‘programmes’), addressing different risks, contingencies and needs (see Table 1 which provides a summary of the main types of social protection instruments). According to international law, social protection is a right and the responsibility of the state, though it is often not embedded into national legislative frameworks, so not consistently guaranteed by the state. As a result, in many contexts, it is predominantly financed and delivered by non-governmental actors. This is often the case in conflict and fragile settings where social protection systems are nascent or disrupted, with frequently minimal

² SPIAC-B Interagency definition

³ Holmes, et al (2023)

⁴ Humanitarian contexts are those with high vulnerability of a community or other large group of people as a result of threats to the health, safety, security or wellbeing, usually over a wide area as a result of a natural hazard, a man-made emergency or a complex crises which includes both elements.

⁵ <https://socialprotection.org/connect/stakeholders/social-protection-technical-assistance-advice-and-resources-facility-staar>

⁶ <https://www.unicef-irc.org/research/social-protection-in-humanitarian-settings/>

coverage and limited types of programmes. Both development and humanitarian-focused national and international agencies hence play a larger role to help guarantee social protection in these contexts.⁷

Table 1: Social protection categories and examples of specific instruments

Social protection categories	Examples of social protection instruments
Social assistance	<ul style="list-style-type: none"> • Non-contributory and regular cash or in-kind transfers, including child grants, social pensions, etc. • Fee waivers (e.g. education, health) • School feeding programmes • Public works or cash for work programmes
Social insurance	<ul style="list-style-type: none"> • Contributory schemes⁸ which pool economic risks, such as unemployment insurance, maternity and paternity benefits, etc. • Health insurance • Weather-based insurance
Labour and jobs	<ul style="list-style-type: none"> • Skills building programmes, job-search and matching programmes • Productive input transfers and economic inclusion programming • Active labour market programmes • Employment guarantee programmes
Social care services	<ul style="list-style-type: none"> • Adult and childcare services, services for people with disabilities • Protection services • Provision of direct outreach, case management and referral services



Further reading

- [Handbook on Social Protection Systems](#) provides a comprehensive and globally relevant overview of the instruments, actors and design features of social protection systems.
- [Inter-Agency Social Protection Assessments \(ISPA\)](#) tools designed to analyse the strengths and weaknesses of a country's social protection system.
- [Social Protection Inter-Agency Cooperation Board \(SPIAC-B\)](#) to enhance global coordination and advocacy on social protection issues and to coordinate international cooperation in country demand-driven actions.
- ILO (2022) [World Social Protection Report 2020-22](#)

3.2 What does it mean for social protection to be gender-responsive and/or gender-transformative?

Women and girls continue to face significant risks, vulnerabilities and inequalities along their life course. These include, for instance, lower school enrolment and attendance. Women and girls over 15 make up more than two-thirds of the world's 796 million illiterate people.⁹ Gender based violence is present from childhood to old age: It includes the risk of child marriage, adolescent pregnancy, female genital mutilation (FGM) and domestic violence. Almost one-third of women have experienced physical or sexual violence from an intimate partner. There are also risks of engaging in transactional sex from a young age. During adolescence and youth, women face health risks related to their maternity, and as main caregivers, bear important time and financial costs. Women also face major barriers to entering the labour force: discriminatory social norms, lower levels of formal education, and less time available due to domestic

⁷ Harvey, et al. (2007)

⁸ Noting financing can be subsidised for certain categories with low contributory capacity, e.g. informal workers, see for example SPACE (2021) [Including informal workers within social protection systems: A summary of options](#)

⁹ UN Women. [Commission on the Status of Women 2012. Facts and Figures](#)

occupations, among others.¹⁰ As a result of the latter, globally, there is a gender labour gap of 25 percentage points (men’s labour force participation 72% compared to women’s 47%).¹¹

Social protection is an important tool to reduce gendered vulnerabilities across the life course, to build women and girls’ resilience, empower them and promote gender equality. The ‘gender integration continuum’ presented below is a framework developed to explain that social protection systems and programmes do not automatically promote gender equality. **Social protection systems and programmes can range from gender-discriminatory and gender-blind to gender-transformative, according to the objective and intentionality of these programmes.** Moreover, the socio-political environment in which programmes operate will also influence what they can achieve in terms of outcomes for women and girls. For example, in a conservative community, the best approach may be a gender-aware or gender-sensitive social protection to avoid any potential backlash. Similarly, the context can shape the extent to which programmes can bolster gender: what in one context under certain conditions may be gender-transformative, in others may only be gender-responsive.



Figure 1: Gender continuum¹²

- » **Gender-discriminatory programmes** may actively exclude women, girls and persons with other gender identities, while **gender blind systems** do not consider women’s, girls’ or gender diverse persons’ gendered needs. These include for instance pensions which do not account for women’s interrupted employment due to care responsibilities, or public works programmes unintentionally paying women less due to the type of work participants are employed in, or transfers via mobile payments where some women are unable to access mobile phones.¹³
- » **Gender-sensitive programmes** are those that recognise gender differences, so they employ a basic level of gender-sensitivity but gender concerns are not the primary objective. For example, they can incorporate quotas to enhance women’s participation or collect gender-disaggregated data on programme participation and outcomes.¹⁴
- » **Gender-responsive** programmes explicitly address the needs of women, girls and gender-diverse persons, as contextually relevant. They are fair and equitable in both processes and outcomes. These programmes are informed by a gender analysis and respond to the challenges women, girls and gender-diverse persons face in accessing and benefitting from social protection. For example, this can include cash-for-work programmes that include women as programme participants, ensure they are paid the same as men and have creche services available so that mothers can work while their children are cared for.
- » **Gender-transformative** systems or programmes aim to transform unequal gender relations and address the structural and root causes of inequality and discrimination through a social protection intervention.¹⁵ These proactively promote change in processes, access and outcomes through deliberate design and implementation choices, not only to ensure that women and girls (and when relevant, marginalised men and boys and other gender-diverse persons) can benefit from social protection programmes, but also to enable empowerment and transformative outcomes.¹⁶ Gender-transformative programmes and systems seek to build the resilience of women, girls and in certain contexts, gender-diverse populations by overcoming structural barriers they may face to accessing

¹⁰ Jones et al, 2022

¹¹ <https://www.ilo.org/infostories/en-GB/Stories/Employment/barriers-women#global-gap>

¹² Holmes, et al (2023) drawing on UNICEF Innocenti, 2020.

¹³ Holmes, et al 2023

¹⁴ Ibid

¹⁵ UNICEF Innocenti, 2020

¹⁶ Holmes, et al 2023

financial services, savings or building climate-resilient livelihoods; they also contribute to prevent violence against women, girls and gender-diverse populations; they can also support girls to stay in school, delay early marriage and pregnancy, and provide economic and social security in later years.¹⁷ For example, these can include cash transfers that are complemented with behaviour change communication interventions to shift norms around women’s access to, control over and ownership of resources. There may be overlap between gender-responsive and gender-transformative programmes and much of the transformational impact depends on the context and the enabling factors that allow for transformation.

Evidence has shown that with the right design and implementation in place, strong social protection systems can increase women’s income, assets and financial decision-making, support women and girls’ health and nutrition, reduce violence against women, support girls to stay in school, delay early marriage and pregnancy, and provide economic and social security in later years (see also Table 2).¹⁸

Table 2: Potential outcomes from gender-responsive and transformative social protection on gender equality and empowerment

Economic security and empowerment	<ul style="list-style-type: none"> • Decent work • Income security and resilience • Reduced and redistributed care and domestic work burdens • Financial autonomy • Savings • Access to credit • Access to markets
Improved health	<ul style="list-style-type: none"> • Access to health and social services • Physical health and nutrition • Reproductive and sexual health • Reduced HIV/AIDS risk • Delayed sexual debut and pregnancy
Enhanced education	<ul style="list-style-type: none"> • Improved literacy • Increased school attendance and achievement • Improved capabilities and skills • Enhanced cognitive abilities
Improved psychosocial wellbeing	<ul style="list-style-type: none"> • Mental health • Life satisfaction • Self-esteem • Increased expectations and aspirations • Reduced stress and enhanced resilience
Increased protection	<ul style="list-style-type: none"> • Freedom from violence • Delayed marriage • Reduced risk of FGM • Greater mobility
Enhanced voice and agency	<ul style="list-style-type: none"> • Positive gender attitudes • Decision-making capacity • Autonomy • Self-efficacy • Political and community participation

¹⁷ Holmes, et al 2023

¹⁸ Ibid.

Strong social protection systems that mitigate gendered risks and advance gender equality are typically comprised of more than one social protection programme or instrument, and are underpinned by strong implementation, administrative and M&E systems. They can be complemented by interventions such as working with programme participants and communities to promote gender norms change; supporting skills development and savings programmes; and strengthening the availability and quality of health, education, care and specialised services.



Further reading

- UNICEF Innocenti, (2020) [Gender-Responsive Age-Sensitive Social Protection: A conceptual framework](#)
- Perera, C. et al. (2022) [Impact of social protection on gender equality in low-and middle-income countries. A systematic review of reviews.](#)
- Jones, N. and Presler Marshall, E. (2019) [Social protection and adolescent capabilities: What does a gender norms lens add to the debate?](#)
- Gender-responsive and age-sensitive social protection [Think Piece Series](#)
- Holmes and Jones (2011) [Addressing gendered risks and vulnerabilities through social protection: examples of good practice from Bangladesh, Ethiopia and Peru.](#)
- Botea, I. et al. (2022). [Safety First. How to leverage social safety nets to prevent Gender Based Violence. Operational Guidance.](#) The World Bank.
- FAO (2018). [FAO Toolkit on gender-sensitive social protection programmes to combat rural poverty](#)

3.3 What are the characteristics of contexts of shock and humanitarian crisis?

Covariate shocks are those that impact many households at once, such as natural hazards, economic crises, and conflict. These may differ in terms of their characteristics – e.g. their speed of onset, magnitude, recurrence, protractedness, and predictability – with implications for a country’s capacity to anticipate and respond to them.

A humanitarian crisis is an event or series of events that represent a critical threat to the health, safety, security or wellbeing of a community or other large group of people, usually over a wide area. It typically arises because of an under-managed or mismanaged shock. In a humanitarian crisis, humanitarian needs are sufficiently large and complex to overwhelm national capacity, requiring significant external assistance and resources.¹⁹ There is a humanitarian crisis when there is a shock to which humanitarian organisations respond, but not all shocks result in a humanitarian crisis.

Contexts of covariate shocks and humanitarian crises have particularly adverse effects on the population that is already vulnerable, as well as the systems that are designed to support them:

- » *People/communities:* Shocks increase the need for resources and basic services by the population, while often reducing access to services. They also induce negative coping strategies, with long-lasting effects on households’ asset base and human capital, while also eroding the capacity for informal networks of support to kick in as covariate shocks affect everyone at once.
- » *Systems:* Shocks generally disrupt the ability to deliver social protection responses, challenging the way existing social protection is distributed, for instance by affecting the ability of the financial service provider to deliver payments. Crises, including protracted crises, may affect the social protection ecosystem more broadly with loss of budgetary resources to finance social protection, lower commitments by donors to the sector and weaker governance.

3.4 Understanding gendered vulnerabilities in crisis contexts

From conflict to pandemics to climate change, the frequency, severity and complexity of humanitarian crises is increasing. These are in turn, key drivers of forced displacement and migration – the effects of which are often felt disproportionately by women, girls and other vulnerable populations. When crises strike, gender inequalities resulting from underlying discriminatory gender norms and unequal social

¹⁹ <https://www.ohchr.org/en/humanitarian-crises>

structures, are generally exacerbated, resulting in further inequalities in access to resources, to decision-making processes and adverse coping strategies with negative effects on women and girls.

- 
 - » An estimated one in five forcibly displaced women in humanitarian crises have been subjected to sexual violence.²⁰
 - » Approximately 11 million girls may not return to school after the COVID-19 pandemic.²¹
- » Single female-headed households may have higher expenditures than male-headed households to respond to climate disasters.²²
- » Less than one in five global social protection measures during COVID-19 addressed specific gender inequalities, such as supporting women in informal employment, mitigating risks of violence, and confronting the unequal distribution of care work.²³

Challenges generated by shocks can have specific gendered impacts and need to be analysed through a gender lens, for instance, by assessing whether there may be a rise in the population eligible for social assistance with an over representation of women; or an increase in the demand for protective services as a result of a rise in GBV, or the need to reconsider payment options if those deemed accessible to women are no longer safe. Table 3 explores these specific gendered vulnerabilities, referring to contexts of shock response in general, and in some cases specifically to humanitarian crises (additional information is available in Annex 1).

Table 3: Key gendered vulnerabilities faced by women and girls in crises contexts

Health	Access to healthcare is limited during and after a crisis, either as a result of service disruptions or no resources to access health services increasing mortality and malnutrition rates, particularly among mothers and infants. ²⁴
Gender Based Violence	GBV, including rape and early and forced marriage (including early marriage which specifically affects adolescent girls) often increase during crises, when protection mechanisms deteriorate, depriving women and girls the fundamental rights to live free from violence. ²⁵ Men and boys also face GBV in crisis. They are often seen as potential soldiers and fighters in conflicts; face targeted killings and many have also been sexually abused. ²⁶ However, the impact and prevalence of SGBV against men and boys in conflict-affected settings, within the context of migration and in detention, has likely been underestimated. Diversity factors such as sexual orientation, gender identity and expression also influence to what extent a person is at risk of GBV in crisis. ²⁷
Livelihoods	Crises often hit women’s livelihoods the hardest, in part because they have more vulnerable livelihoods. Women tend to work in informal sectors and face loss of jobs. In the case of climate shocks, rural women who are more dependent on natural resources and agriculture face additional threats from climate change. This increases their risk of engaging in poorly paid or risky activities such as transactional sex. ²⁸ During crises, households may also engage in adverse economic coping strategies such as distress migration and sale of assets, declining consumption (both as a coping strategy as well as a result of reduced income). These coping strategies have distinct gendered patterning given

²⁰ <https://reporting.unhcr.org/equality-gender-based-violence>

²¹ <https://gdc.unicef.org/resource/11-million-girls-may-not-return-school>

²² <https://oxfamilibrary.openrepository.com/bitstream/handle/10546/620907/dp-female-headed-households-resilience-141119-en.pdf.jsessionid=9876FFE021EBB9A05B20E1C4FDC90775?sequence=1>

²³ Gavrilovic et al., 2022

²⁴ <https://interactive.unwomen.org/multimedia/infographic/humanitarianaction/en/index.html>

²⁵ Ibid.

²⁶ Barbelet, N.D

²⁷ International Committee of the Red Cross (ICRC), 2022.

²⁸ <https://interactive.unwomen.org/multimedia/infographic/humanitarianaction/en/index.html>

	<p>determined gendered roles which result in additional care burdens, domestic and livelihood responsibilities, so that women often shoulder their negative outcomes disproportionately.²⁹ For example, as women do not usually own assets, their sale rarely results in economic benefits to them; if children are taken out of school, women need to spend more time on care and less on care; or with lower food consumption, women may eat less if they are the last ones to eat in their household (with the adult man typically the first).</p> <p>Additionally, women often lack access to new technologies and climate-smart farming practices³⁰ which results in them not being able to mitigate climate shocks related to their farming livelihoods and are rarely represented in policy discussions and decision-making processes around climate, which would allow them to make a case for the type of gender-responsive climate mitigation mechanisms. For instance, prioritising certain crops women grow more, or investing in certain technologies, such as irrigation, which would benefit women more than proportionally as they are usually responsible for fetching water).</p>
<p>Greater household responsibilities and care burden</p>	<p>As a result of discriminatory social norms, women and girls generally have the responsibility to secure water, food and fuel for cooking and heating.³¹ In climate-related shocks, access to these elements is further limited, imposing a further burden on women and girls' time and even their safety.</p> <p>Additionally, with an increase in illness or injuries resulting from the crises, a greater share of women's time is dedicated to care for household members, further reducing their time for income generating activities.</p>
<p>Education</p>	<p>Girls are often the first to be pulled out of school as parents find ways to alleviate economic burdens, depriving them of their fundamental right to education and their realisation of their full potential in life.³² Adolescent boys can also be pulled from school to work to contribute financially to affected households.</p>

Discriminatory socio-cultural and gender norms also mean that women and girls who experience additional intersectional identities – such as Lesbian, Gay, Bisexual, Transexual, Intersex and Queer (LGBTIQ+) persons, ethnic or religious minorities, those with disabilities etc. - have fewer options and more limited decision-making power on how to mitigate these risks,³³ and also face social, economic, and political barriers that limit their coping capacity.³⁴ In terms of social protection planning and implementation, it is important to be aware of the specific vulnerabilities, intersectionalities and exclusions gender-diverse populations face and consider these explicitly when possible in programming. Key gendered vulnerabilities that will need to be considered in crisis contexts are summarised in Table 3. These will exacerbate underlying gendered vulnerabilities (see further reading).

 **Further reading**

- Holmes, et al (2020) '[Gender and Inclusion in social protection responses during COVID-19](#)'. Emerging lessons from a gender perspective
- [Bringing a gender perspective into shock-responsive social protection: Blog](#)
- IASC (2018) [The gender handbook for humanitarian action](#). Inter-Agency Standing Committee
- UN Women (2019) [The effect of cash-based interventions on gender outcomes in development and humanitarian settings](#)

²⁹ Holmes and Jones (2013).

³⁰ Holmes, et al 2023

³¹ UN Women (2009).

³² <https://interactive.unwomen.org/multimedia/infographic/humanitarianaction/en/index.html>

³³ Ibid

³⁴ UN Women (2009). Women, Gender Equality and Climate Change. Fact Sheet.

4. PART 2: EXAMPLES OF GENDER-RESPONSIVE AND/OR TRANSFORMATIVE PROGRAMMES IN CONTEXTS OF SHOCK RESPONSE

As discussed above, adaptive and shock responsive social protection must consider the effects of different shocks on gendered risks and vulnerabilities and adapt its design and delivery to explicitly tackle and mitigate these emerging needs – both ex-ante (via resilience building, economic and social empowerment, gender-aware preparedness) and ex-post.

Having clarified key concepts and mapped the core literature on these topics, Part 2 provides examples of gender-responsive and/or transformative programmes in different contexts of shock response. They illustrate design and implementation characteristics that have contributed to better results for women and girls. Part 3 of the note provides detailed guidance of how to make social protection systems more gender-responsive or transformative. As such, for each example below, we note when some of the considerations in Part 3 are utilised, to illustrate how these work in practice.

4.1 Social assistance

Social assistance are non-contributory interventions (i.e. the full amount is paid by the provider, not by the beneficiary) designed to help individuals and households cope with poverty, destitution, and vulnerability. These programmes target the poor and vulnerable.³⁵ This is the primary form of social protection available in most developing countries, and as such, it is the type of social protection with most evaluative evidence in contexts of shock response.³⁶

Below are five examples of distinct social assistance programmes responding to different types of shocks and using different strategies to address the specific needs and challenges faced by women and girls. Some of the common elements that contribute to their gender-responsiveness include: **analysis of how women, girls and boys are impacted by shocks; identification of the best way to ensure the transfer reaches women; and the provision of complementary support services with a clear gendered design that provides support in areas where women participants can benefit** (protective services, life skills training, network building, among others).

The example in Box 2 shows how the existing gender-responsive social assistance cash transfer programme in Pakistan was expanded through an effort to broaden its social registry so that the programme can respond more rapidly to shocks, with cash transfers reaching households through women who are the main recipients.



BOX 2: INCREASING THE ABILITY TO RESPOND TO SHOCKS THROUGH THE EXPANSION AND UPDATING OF A NATIONAL SOCIAL REGISTRY IN PAKISTAN

The Benazir Income Support Programme (BISP) in Pakistan was established in 2008. It transfers cash to vulnerable women and their families from the poorest households across the country. BISP's long-term objectives include eradicating extreme and chronic poverty and empowering women.³⁷ With this aim, the cash transfers provided are designed and structured to influence entrenched gender norms, rendering it more gender-transformative. For instance, since its inception, women are the main recipients of the income transfer, the programme helps women to manage and build financial resources, helps them to realise their rights as well as those of their daughters and wider families, and strengthens women's representation in both the community and the workforce.³⁸

³⁵ Barrientos, 2010

³⁶ See for example, <https://www.calpnetwork.org/publication/integrating-cash-assistance-into-gender-based-violence-case-management-learnings-from-colombia-ecuador-and-northwest-syria/>

³⁷ <https://www.bisp.gov.pk/Detail/ZjE4YTk4MzAtMzMC00NzYyLTlhNDktMzFkNDBhOGNINGQ2>

³⁸ <https://health.bmz.de/stories/pakistans-transition-to-a-dynamic-social-protection-registry/>

The BISP has been making relevant adaptations to respond to shocks. When the first wave of COVID-19 hit Pakistan in May 2020, the government wanted to provide cash assistance to the poorest households to mitigate effects of the pandemic on their wellbeing, but this was hindered because BISP’s social registry data was out of date, with an effort to collect data through a new digital survey only being rolled out in some localities. BISP prioritised the completion of the data collection process and raised the eligibility threshold of the programme to increase coverage given the impacts of the pandemic. By the end of 2022, a total of 35 million households had been entered in the Registry, with nine million eligible for financial support.

Then in 2022 an additional shock hit the country: flooding which quickly pushed many households into poverty, which urgently required different types of assistance, including cash. This presented BISP with the highly complex challenges of identifying and providing rapid financial support to newly vulnerable families. This catalysed the shock responsiveness of Pakistan’s social protection system.³⁹

BISP began a process of transferring the static registration system to a dynamic one, capable of registering and updating household data on an on-going basis, essential for adapting social assistance to households’ changing circumstances and to enable a rapid response to shocks and crises as they arise. Fundamental components of this strategy involved defining the digital inputs required to move towards a more integrated and interoperable system to link up Pakistan’s many social protection programmes, improving the payments system, and a rapid expansion of registration centres to bring BISP services closer to people’s homes.

Fostering gender norm change

The BISP seeks to enhance gender equity in a number of ways. In addition to transferring the cash transfer to women, BISP also provides conditional cash transfers which support poor families to access mother and infant health and nutrition services and education. The programme also pays a higher amount to families for keeping girls in school compared with boys at all grades, as well as a graduation bonus when girls complete their primary education. BISP is also piloting the provision of iron and folic acid tablets to girls growing up in poor households. Girls who take these supplements learn about why they are so important for their health and, once in the programme, this secures additional cash for their households.

With the support of German Development Cooperation, BISP is also challenging traditional gender norms in more substantive ways. The incorporation of female supervisors and ushers at all of the BISP centres enables the rapid expansion of the Registry and supports the empowerment of women from poor and vulnerable communities who are working there. Many of the new female employees have themselves been recipients of BISP cash transfers, giving them particularly useful insight into the situation of the women coming to register. These women are helping to transform the image of women in their communities. The intervention therefore does not treat women as passive recipients of support but as agents of change, as well as challenging social norms around women’s employment outside the home.

Key lessons:

This example illustrates the importance of having gender-responsive and/or gender-transformative social protection programmes as the basis of social protection systems, which, when adapted to respond to shocks, can lead to gender-responsive results.

Investing in the expansion of social registries is crucial to enable rapid response to shocks by temporarily increasing access to cash transfers to those affected by specific crises.

Including women in cash transfer programmes, not only as beneficiaries and recipients but also as active participants, can help empower them and transform their roles within their communities.

This programme design can be called “gender-transformative”.

Box 3 provides an example from a cash transfer programme in Togo developed specifically to respond to the economic vulnerability resulting from the COVID pandemic. It illustrates a gender-responsive social protection design.

³⁹ Ibid.



BOX 3: USING DIGITAL SOCIAL ASSISTANCE TO REACH WOMEN IN THE INFORMAL ECONOMY DURING THE COVID-19 PANDEMIC IN TOGO

Informal workers constitute 90.4% of workers in the Togolese economy. Informal work accounts for 95% of women’s and 90% of men’s employment.⁴⁰ Informal sector workers were especially affected during the pandemic as they were largely unable to work from home and maintain their livelihoods. To mitigate the pandemic’s economic impact, in April 2020 the government introduced the Novissi programme, a fully digital, unconditional cash transfer scheme.

To enrol beneficiaries, the government used voter ID cards and drew on the database from the February 2020 elections which contained over 90% of the country’s adults, who had self-declared their occupations and home locations. Individuals could register from any type of phone, not only smartphones, making the process more accessible to both women and men.⁴¹ Once deemed eligible, the user’s mobile money account was automatically credited with the funds.

Novissi employed a gender-differentiated lens in designating a higher transfer amount for female beneficiaries, with the explicit objective of countering some of the gender inequalities in the country. On average, women in Togo have lower educational attainment, fewer job opportunities, and less income, making them more vulnerable to and affected by multidimensional poverty than men.⁴² Women also typically occupy roles that are critical to both food supply chains and local economies, including but not limited to dressmakers, hairdressers, food vendors, resellers, and caregivers, so it was important for the economy for them to continue working. In addition, it was assumed that female heads of household would better allocate household spending for essential household needs. The President’s buy-in helped build public support for Novissi’s gender-differentiated approach. **According to official records, the programme had reached nearly 820,000 beneficiaries by March 2021—65% of them women.**⁴³

Nevertheless, it is important to note that, while women constituted over 60% of the total programme beneficiaries, learnings from monitoring done throughout the scheme revealed that women (mostly in rural areas), had lower access to digital terminals than men and that generally the only existing phone belonged to men, making it difficult for women to have direct access to the social assistance funds allocated to them.⁴⁴

Key lessons

- Gender-responsive context analysis helped determine that women were overrepresented in the informal economy. Based on findings, a greater number of women beneficiaries received higher transfer amounts in order to support the reestablishment of supply chains in the economy of which women are part of, as well as being better able to reach other members of the household by paying women.
- Through analysis, it was found that most women in the informal sector had access to a voter ID to be used for the registry, and many, mostly in urban areas have direct or indirect access to a mobile phone for payment, so the design did not automatically exclude the majority of women.
- Closing the gender gap in mobile phone access and use would therefore directly contribute to the economic empowerment of women and girls, and to achieving equal opportunity in accessing funds.

This programme design can be labelled as “gender-responsive”.

Box 4 presents an example of an intervention to assess the results of complementing an existing government cash transfer programme aimed at responding to shocks and food insecurity affecting the poorest rural communities. Its results were gender-transformative for the women who benefitted as they

⁴⁰ Cookson, et al (2022)

⁴¹ Debenedetti (2021)

⁴² Ibid

⁴³ Cookson, et al (2021)

⁴⁴ Lawson (2023)

were able to improve consumption, control of resources and establish better community support mechanisms.



BOX 4: SOCIAL ASSISTANCE: BUILDING GENDER-RESPONSIVE AND TRANSFORMATIVE DIMENSIONS INTO NIGER’S NATIONAL CASH TRANSFER PROGRAMME

Niger is one of the poorest countries in the world with a rural poverty rate of 51.4% and ranks last in human development indicators. Landlocked in the Sahel, its population is highly exposed to climate shocks and food insecurity. To address this, the Government of Niger set up a social protection system with a cash transfer programme as its cornerstone in 2012. The programme provides monthly payments of approximately USD 39 (11% of annual household consumption for targeted poor rural households). Cash transfers are unconditional and targeted to mostly rural communes with highest poverty rates. Poverty-targeting is applied to determine the beneficiary households. **Within selected households, a woman over 20 was the recipient of the cash transfers.** By 2019, the programme had reached 22,500 households.

An experimental intervention was supported by the World Bank to **complement** the third phase of the cash transfer with multifaceted interventions to assess the results of **tackling psychosocial and capital constraints to alleviate poverty and vulnerability resulting from climate shocks and food insecurity.**

The core programme components promoted **financial inclusion, basic micro-entrepreneurship skills and market access to beneficiaries, in most cases women.** A second component addressed **capital constraints by providing a lump-sum cash grant for productive purposes.** A third component – the most transformative - provided **psychosocial interventions that aimed to strengthen aspirations and interpersonal and intrapersonal skills, as well as to address gender and social norms.** This last component included life skills training, which while relatively light, aimed to trigger three main mechanisms:

1. To build personal psychological assets, including self-efficacy, self-worth, aspirations, and optimism about the future, while developing behavioural skills related to interpersonal communication, problem-solving, leadership, and goal setting. This intervention was not directly related to women’s psychosocial vulnerability in the face of shocks;
2. To promote social empowerment, including social standing in the community, community support and solidarity, and supportive social norms around women’s income generating activities; and
3. To foster positive intra-household dynamics, including interpersonal trust, closeness, and conflict resolution, as well as women’s decision-making power and control over resources.

The full community, including elders, economic and traditional leaders, and programme beneficiaries and their husbands (or other family members), were invited to attend a video screening and community discussion, after which trained facilitators guided a public discussion on social norms, aspirations, and community values.

Findings from the evaluation showed that all three modalities of the intervention induced widespread improvements in consumption, revenues and psychosocial well-being. However, **combinations that included the psychosocial component produced the largest increase in women’s control over earnings, strengthened relationships and expanded social support.** The programme’s results highlight the value of addressing women’s psychosocial constraints—not just primarily capital constraints—to open pathways out of extreme poverty and toward women’s empowerment.⁴⁵

Key lessons

- The transfer recipients were women with complementary components to achieve transformative change by tackling psychosocial and capital constraints.
- The World Bank centred its multifaceted intervention (experiment) on existing programme beneficiaries, introducing specific gender-transformative design and implementation components.

⁴⁵ Bossuroy, et al (2022).

- Complementary programming promoted financial inclusion, basic micro-entrepreneurship skills and market access to beneficiaries and lump-sum cash grants intended for productive purposes to some beneficiaries as well as psychosocial interventions, including life skills training, to strengthen aspirations, interpersonal and intrapersonal skills, with emphasis on addressing gender and social norms.

Given their design, the components of the intervention sought to be “gender-transformative”, addressing specific gender vulnerabilities and aiming to dismantle discriminatory social norms.

The example in Box 5 comes from a cash for work programme for Syrian refugees delivered in a refugee camp in Jordan.



BOX 5: CASH FOR WORK PROGRAMME EMPOWERING SYRIAN REFUGEES

Nearly 80,000 of the Syrians who have escaped the war in their country have sought shelter at Jordan’s largest refugee camp, Za’atari. UN Women runs **economic empowerment and protection programming for women in the camp via three ‘Oases’ safe spaces** for women and girls which have been operational since 2012 and are financed with funds from the Governments of Finland, Italy, Japan, the Netherlands and the Republic of Korea. These spaces receive approximately 5,000 visitors per month, of which close to 1,000 are regular users. The spaces offer economic opportunities, protection referral services, day care services – to allow parents to work, and life skills such as Arabic and English literacy and computer classes. In addition to these services, UN Women facilitates and supports a women’s camp committee which meets with camp decision-makers on issues ranging from camp security to food vouchers and hygiene, providing a voice to women and men in the camp and breaking the isolation faced by women in the camp.

In addition, cash-for-work opportunities are offered in ‘Oases’ that include tailoring school uniforms, repurposing UNHCR tents into reusable bags, crafts-making, teaching, and working as beauticians, security guards and childcare professionals. This cash for work scheme allows women to gain certain economic independence to meet basic household needs, while the supportive services offered at the space provide women and girls with the opportunity to break the chain of isolation, develop women’s skills, provide them with access to public space, economic independence and gives them the opportunity to restore their dignity.⁴⁶⁴⁷

Key lessons

- **This example of the gender-responsive and transformative cash-for-work programme** for Syrian refugee women in Jordan illustrates the need to identify the specific constraints faced by women to achieve economic empowerment.
- Women lacked income generating alternatives in the camp which the programme was able to provide through cash for work.
- The programme was also accompanied by measures to develop skills and promote social capital for a more transformational effect.
- Combining economic, protection and social activities and service provision helped meet the range of needs that women face in earning incomes and engaging in public life coming from a conflict-context.
- Fostered engagement of women’s camp committees in decision-making to ensure that women and girls’ needs are adequately represented and addressed.

4.2 Social insurance

Social insurance programmes are predominantly contributory, with participants making regular payments to a scheme to minimise the impact of economic shocks to life-course events (e.g. maternity, disability unemployment or illness) as well as other shocks such as weather-based events, which is particularly

⁴⁶ <https://www.unwomen.org/en/news/stories/2015/10/cash-for-work-programme-economically-empowers-syrian-refugees>

⁴⁷ This case study is a promising practice, included in the [Corporate Thematic Evaluation of UN Women’s Contribution To Humanitarian Action](#)

relevant for protection against climate related shocks for the most vulnerable populations. They can be provided by state-supported social insurance schemes in the case of formal sector work, or for those in the informal sector, through a community-based pooled funds or small-scale financial institutions.⁴⁸ In the latter case, this is generally the result of a gap in state provision of social insurance, so other providers (such as community organisations and financial institutions) step in to provide the service. Social insurance is generally linked to the formal labour market, but some schemes have been developed to support informal sector workers and farmers which is important from a gender perspective since they are the lowest paid segments of the market, in which women are concentrated and which are highly vulnerable to shocks.

The social insurance programme presented in Box 6 highlights the intrinsic importance of social insurance in the context of shocks, whether these are idiosyncratic risks or covariate risks.



BOX 6: ACCESS TO HEALTH INSURANCE FOR WOMEN CARE-GIVERS IN SENEGAL

Northern Senegal has experienced a climatic shift during the past 25 years resulting in crop and livestock production becoming even more difficult, as desertification extends further into the country from the Sahara,⁴⁹ weakening livelihoods. **Over two-thirds of women in Senegal work in the agricultural sector in rural areas, where access to basic services such as energy, water, health or sanitation is limited and where productive and reproductive activities overlap leaving them limited time for paid work.**

A survey carried out by UN Women among 400 women farmers in Northern Senegal shows that women devote up to 12 hours daily to unpaid work including caring for family members, domestic work, and community activities given their limited access to basic services and infrastructure. Much of this time is devoted to **caring for members of the households who become ill** as a result of the adverse conditions. This results in women having less time to work their land and build economic resilience.

Since 2021, UN Women has worked with local, regional and national government partners, the private sector, and women’s organisations to develop the “Transformative approaches for recognising, reducing, and redistributing (3R) unpaid care work in women’s economic empowerment” programme, funded by the Government of Canada. Through this work, Senegal’s National Health Insurance Agency has allowed the **adaptation of services to the needs of rural women, enabling them to access an insurance system to mitigate the risk of income loss due to illness in the household. Through awareness raising and capacity building, more than 1000 rural women members of a farmers’ network have enrolled in national health insurance for the first time, accessing coverage for themselves and their households** – reaching nearly 7,000 people.

The programme supported the adaptation of the insurance product to the needs and constraints faced by rural women, through a reduction of the premium, expanding payment options, and setting up sustainable mechanisms to facilitate financing of the insurance premium via community-based savings groups. **The programme has identified and engaged selected private sector innovators, fintechs and service providers in the insurance, mobile savings and asset financing markets to help them design and adapt their products and services to rural women’s needs and priorities.** As a result, a number of solutions are being tailored to improve access to health insurance for women and their households, to improve women’s access to saving products, financing and risk-transfer mechanisms for income-generating activities, productive assets and agricultural inputs, including mobile layaway and asset financing mechanisms.⁵⁰

Key lessons

- This example from Senegal in a context in which farmers are vulnerable to climate shocks highlights the relevance of understanding gendered risks in a specific context, **identifying the particular costs for rural women of facing illness in the household in terms of having to stop farming to engage in care due to established social norms, and providing a specific coverage for this risk.** The example also highlights the importance of engaging women’s organisations to reflect women’s needs and voices.

⁴⁸ <https://europa.eu/capacity4dev/sp/book/87915/print>

⁴⁹ <https://www.adaptation-undp.org/explore/western-africa/senegal>

⁵⁰ UN Women (2022)

- Gendered analysis highlighted the specific risks that women face in balancing care work and building economic resilience.
- The insurance is linked to the government’s national health insurance but complements its reach with products tailored to women’s transformational needs, such as access to savings, financing, among others.

This programme can be classified as “gender-transformative” since it was not only specifically designed to reach women and address their needs, it also helps them increase savings and engage in income generating opportunities that can lead to more transformational livelihood outcomes.

Box 7 provides an example of a gender-responsive social insurance pilot project to build the resilience and mitigate the risks to women farmers from adverse weather events.



BOX 7: SOCIAL INSURANCE AGAINST ADVERSE SHOCKS AND WEATHER EVENTS: ACCESS TO FINANCIAL INSURANCE PRODUCTS DESIGNED FOR WOMEN IN MALI

UN Women and the UN’s Capital Development Fund (UNCDF) with the support of Norway’s Humanitarian Innovation Programme partnered with OKO, a for profit African startup that provides **effective, affordable, and innovative insurance and digital solutions to farmers in emerging markets to strengthen their resilience to disasters**, in the absence of state guaranteed agricultural insurance schemes. The pilot spanned eight months, from December 2021 to July 2022, in three regions in Mali.

Women farmers in Mali are particularly affected by adverse weather events and other disaster risks (drought, floods and heavy rainfall, as well as attacks from pests and diseases to their livestock) facing recurring losses in their farming activities. UN Women, UNCDF and OKO were able to **identify specific barriers women face to access crop insurance** (e.g. low literacy levels, limited insurance knowledge, costs of insurance, no coverage for crops they grow, limited mobile phone access and ownership, a limited supply of tailored financial and insurance products, and a lack of digital and financial skills) and came up with digital innovations that would provide these female farmers with the necessary financial safety net to overcome these catastrophic events and improve their livelihood

Prior to this project, OKO chose the crops to cover based on their popularity in Mali, with no focus on gender, but the approach led to a massive gender imbalance in the customer base. **For this project, OKO surveyed 330 women in 13 villages to learn what crops are mostly grown by women. As a result of the findings, OKO proposed to create a new insurance product for peanut growers.** OKO also noticed that the female team members were selling to a larger proportion of female farmers, so it created a team of female-only agents. The **women-only team** registered 3.2 times more women than the male-only or mixed team. **Through these two innovations, OKO managed to rapidly increase the rate of women among its newly registered customers.** OKO surpassed the initial target given by UN Women and UNCDF to register 1,100 new women for crop insurance. **OKO also increased the share of women customers to 25%. This innovative project proved that a gender-responsive approach can truly lead to an impact on women’s access to insurance and overall sales.** Through this pilot project, OKO reduced the gender gap in insurance adoption by 15% and registered 1,100 new female farmers to their crop insurance.⁵¹

Key lessons

- This example illustrates a gender-responsive weather-based social insurance that identified and addressed the different gendered vulnerabilities to and impacts from climate risks and disaster-induced loss of well-being and lives, as well as differences in access to and use of financial instruments and insurance in its varied forms.
- It shows how robust gender analysis and design improved the inclusion and protection of women farmers. An insurance instrument was designed to meet their specific realities: sold by women agents, covering women’s main crop in the region, and supported with relevant financial literacy accessible to them.

⁵¹ OKO, 2022

The pilot can be classified as a “gender-responsive” design, leading to more women being protected from climate-induced risks to their livelihoods.

The example in Box 8 highlights an innovative and recently launched type of social insurance aimed at providing income protection to informal sector women in India who miss days of work as a result of extreme climate-driven heat events.

 **BOX 8: NOVEL EXTREME HEAT MICROINSURANCE LAUNCHED IN INDIA TO PROTECT WOMEN INFORMAL SECTOR WORKERS**

The Adrienne Arsht-Rockefeller Foundation Resilience Center (Arsht-Rock),⁵² in partnership with the Self Employed Women’s Association (SEWA),⁵³ and Blue Marble,⁵⁴ have created the Extreme Heat Income Insurance, a new, parametric insurance to help women in India recover wages lost due to climate-driven extreme heat events.

In India’s informal sector, women work for prolonged periods of time in dangerously hot conditions which leads to preventable pain and suffering and illnesses, ranging from lingering rashes to chronic heart and kidney disease. The Extreme Heat Income Insurance aims to ensure that these women do not have to risk their health while supporting their families’ financial security.

The Extreme Heat Income Insurance is activated when specific extreme heat conditions that are expected to result in negative health outcomes are met. At this point, a payment to SEWA members’ bank accounts is generated to compensate for projected lost income due to unsafe working conditions created by extreme heat. The tool is designed to pay out multiple times in one heat season to replace income—currently estimated at USD 3 per day—when the heat event occurs. In the pilot phase, the premium will be paid by the programme, not by the women participants, with a local insurer offering the cover.

The purpose of the microinsurance product is to protect the health and livelihoods of heat-exposed women in the informal sector in India, which accounts for 93% of the country’s labour force. Beginning in April 2023 as the hottest season and frequent heat waves begins to arrive in India, Arsht-Rock, SEWA, and Blue Marble will target 21,000 SEWA members in Ahmedabad across a variety of occupations—from salt pan miners, waste recyclers, and head loaders, street vendors to farmers, ship breakers, construction, and home-based workers—to participate in phase one. Based on learnings from the pilot, the goal is to quickly scale to the entire 2.5 million SEWA member community spanning 18 states and beyond, in future heat seasons.

To complement the income replacement payout, Arsht-Rock, SEWA, and Blue Marble are exploring the addition of personal accident, maternity care, and disability products over time, intended to improve health and build more secure household finances, in addition to an early warning mechanism and trainings based on forecasted heat conditions on the health of participants. These additional covers will be informed by market research during the product design phase.⁵⁵

Key lessons:

- This innovative social insurance scheme illustrates the importance of analysing and understanding risks faced by different groups of women and girls in the context of climate shocks – in this case, informal sector working women – to design instruments that can respond to these specific risks.
- Innovation and partnerships between development actors in the context of climate-related shocks can pave the way for new instruments to better and more specifically mitigate the economic and health risks faced by women and girls.

This type of social insurance is *gender-responsive* as it directly addresses identified economic constraints and health risks faced by informal sector working women, resulting from climate-related shocks.

⁵² <https://onebillionresilient.org/>

⁵³ <https://www.sewa.org/>

⁵⁴ <https://bluemarblemicro.com/>

⁵⁵ <https://onebillionresilient.org/2023/02/06/extreme-heat-microinsurance-launched-in-india-to-protect-women/>

4.3 Social care services

Social care and support are highly complementary to social protection and are sometimes classified as social protection. Providing the appropriate support to economically and socially vulnerable people who have complex challenges generally requires more complex responses, which ‘may range from psycho-social support to connections to needed services’.⁵⁶ Such services ‘allow the range of needs of families to be understood and for individuals and/or families to then be connected to relevant services, including those such as violence prevention, that can be considered as being beyond social protection.

In the example presented in Box 9, protective gender-based violence (GBV) case management was provided by a local NGO (CORPRODINCO) with referrals to state provided social care services.⁵⁷ A cash transfer intervention supported vulnerable GBV survivors (including women, girls and LGBTIQ+ persons) to access those core GBV response and care services.



BOX 9: CASH ASSISTANCE INTEGRATED INTO GENDER-BASED VIOLENCE CASE MANAGEMENT FOR FORCED MIGRANTS, REFUGEES, AND HOST NATIONALS IN NORTE DE SANTANDER, COLOMBIA

In Norte de Santander, Colombia, WRC and partners sought to explore changes among forced migrant, refugee, and host national GBV survivors in a cash-integrated GBV case management program. For this purpose, during a two-year project, which ran from 2020 to 2022, the Women’s Refugee Commission (WRC), with research partners South Africa Medical Research Council and CARE, undertook a study in Colombia to understand the potential of integrating cash assistance into GBV case management and social care referrals for comprehensive support to survivors in humanitarian emergencies.

The programme aimed to include adult women and men, aged 18 years or older, who were survivors of or at risk of GBV, including those with diverse Sexual orientation, gender identity, gender expression and sex characteristics (SOGIESC) and those living with a disability or disabilities. **CORPRODINCO caseworkers were all female, and enrolled survivors who voluntarily disclosed an incident of GBV. Caseworkers assessed participants’ need for cash assistance for protection, examining the economic drivers of their exposure to GBV risks, as well as the financial barriers to their recovery.** Each GBV survivor received between USD 91 to USD 27, depending on the needs of their case. **As part of GBV case management, caseworkers provided psychological counselling, information on and coordination of group workshops, and access to CORPRODINCO’s legal service.**

Caseworkers also activated referrals to external services as relevant, including immigration status counselling; family commissioners of the Comisaria de Familia, an institution that handles complaints of domestic violence; sexual and reproductive health services; education; and livelihood support. Service mappings and referral pathways were updated regularly to reflect services.

Case management follow-up included the monitoring of assistance received by the survivor to ensure they were not exposed to further harm. The project was evaluated at the four-month mark. The evaluation found that **cash-integrated GBV case management reduced incidents of GBV and associated risks up to 12% more than GBV case management alone,** by improving the economic capacity of survivors who received cash. Compared to survivors who only received GBV case management, survivors who received cash reported earnings in the past month that were 29% higher, and savings that were 26% higher. **These results suggest that access to cash assistance amplified survivors’ improvements in mental and psychological health, self-reliance, and familial relationships in comparison to survivors who did not receive cash.** The inclusion of individuals with diverse sexual orientations, gender identities and expressions, and sex characteristics (SOGIESC) in the study increased the inclusiveness of programme criteria, provided findings for this underserved population to help address evidence gaps on tailoring cash-integrated GBV case management for trans-GBV survivors.⁵⁸

Key lessons

⁵⁶ UNICEF, 2019:57

⁵⁷ Bhanja, et al, 2022

⁵⁸ Care (2022)

- The intervention was specifically designed to mitigate and protect GBV survivors, including women, men and those with diverse SOGIESC in human mobility from Venezuela to Colombia.
- In addition to helping to cover case management costs, evidence showed that cash can help GBV survivors with the costs associated with fleeing an abusive relationship as well as cover costs to meet urgent needs, reducing exposure to GBV risks,
- If tailored and monitored, cash linked to referrals and protection services are appropriate to meet the needs of survivors and minimise the risk of any further exposure to harm.⁵⁹

The programme can be classified as gender-responsive in its design, tackling specific gendered vulnerabilities experienced by GBV survivors. It has some gender-transformative elements, as part of the cash transfer was found not only to be used for mitigation, but in some cases to invest in microenterprises for economic empowerment (though this was not consistent for all participants).

5. PART 3: KEY CONSIDERATIONS TO MAKE SOCIAL PROTECTION GENDER-RESPONSIVE AND GENDER-TRANSFORMATIVE IN CRISIS CONTEXTS

Having provided examples of what gender-responsive and gender-transformative social protection looks like in different crisis contexts, Part 3 provides guidance to make social protection more gender-responsive and/or transformative in contexts of covariate shocks and humanitarian crisis. These are often situations where social protection programme designers and implementers are under significant pressure to deliver within very tight timeframes, meaning gendered considerations are even more likely to be set aside unless they are explicitly thought through and integrated from the start.

In practice, this will require the following shifts to ‘business as usual’ programming. It will also be important to consider that while contexts of shock can exacerbate gendered challenges (as discussed in Table 3), they can also present opportunities to change gendered norms and roles may also bring about openings and opportunities⁶⁰ – for instance, if men have to migrate or move, women may be left as the sole breadwinners or displacement resulting from shocks could change gender relations, or result in women having fewer children - which is something gender-transformative social protection can take advantage of to support sustainable changes for women.⁶¹

5.1 Systematically integrating design and implementation features to improve outcomes for women and girls

A comprehensive approach to social protection requires more than just a cohesively designed range of programmes – across social assistance, social insurance, social services and labour market policies. It also requires a wide range of actors and ‘building blocks’ to work together for desired results to be achieved,⁶² as depicted in the “social protection system” Figure 2 below. The “solar system” illustrates how different building blocks collectively contribute to the System as a whole. These building blocks are built on three different ‘levels’: Policy, Programme and Implementation / delivery.⁶³

⁵⁹ Care, 2022b

⁶⁰ <https://odi.org/en/insights/five-things-we-learnt-about-displacement-in-2022/>

⁶¹ Levine, S. (2020)

⁶² Barca, V., Jaramillo Mejia, J.G. (2023) ‘Social Protection as a ‘Solar’ System’, Social Protection Technical Assistance, Advice and Resources (STAAR), DAI Global UK Ltd, United Kingdom

⁶³ Ibid

The ‘shock responsive’ and ‘adaptive social protection’ literature extensively speaks to how each and every one of these building blocks can be strengthened to better incorporate a focus on the shocks that a country typically faces,⁶⁴ and the vulnerabilities these elicit. Section 5.2 below looks at how to incorporate a gendered lens in this process.

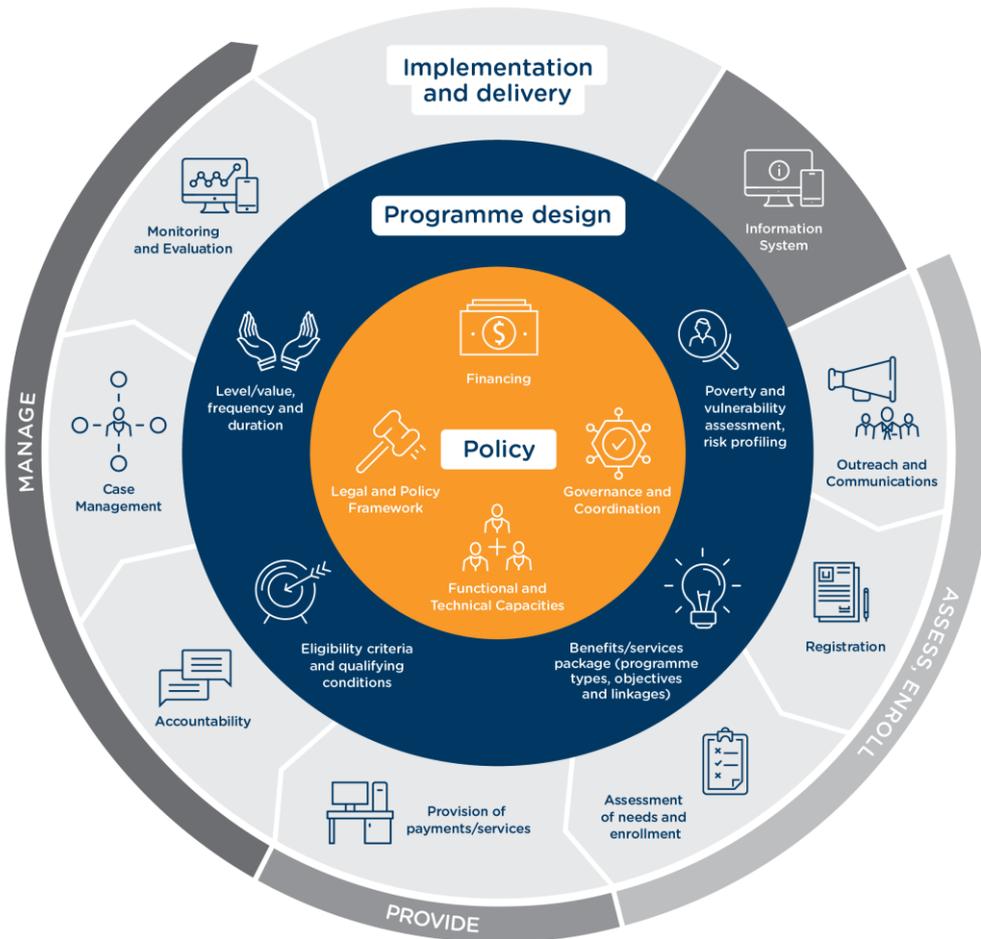


Figure 2: Social protection (solar) system⁶⁵

The guidance presented in section 5.2 applies the principles and insights discussed in Part 1 to the practicality of adapting each of the social protection ‘building blocks’ (Figure 2) to the types of gendered vulnerabilities that are triggered or exacerbated in contexts of shocks and humanitarian crises, as well as taking account of barriers that could restrict women’s equal participation.

The key considerations for making social protection systems gender-responsive and/or transformative in humanitarian contexts outlined in Section 5.2 are broadly applicable to any context, but would need to be refined and investigated in relation to the specific context to which they are applied (e.g. type of shock, maturity of the social protection system, underlying drivers of gendered risks, etc).

 Further reading

- [Cash and Voucher Assistance and Gender-Based Violence Compendium: Practical Guidance for Humanitarian Practitioners](#)
- World Bank’s e-learning course via the Open Learning Campus based on the [Safety-First Toolkit](#)
- [SPACE \(2020\) Strengthening Gender Equality and Social Inclusion \(GESI\) During the Implementation of Social Protection Responses to COVID-19](#)

⁶⁴ e.g. TRANSFORM (2020); Bowen et al (2019)

⁶⁵ Source: Jaramillo and Barca, 2023

5.2 Key considerations for making social protection systems gender-responsive and gender-transformative in humanitarian contexts

1. POLICY considerations

Financing

- » Conduct a cost analysis of funding to gender-specific activities based on the programme's objectives and design to achieve gender-responsive and transformative outcomes. Consider the costs for safeguarding and protection, outreach activities, adaptations to design (higher transfer levels, support to access additional services), increasing capacity and skills on gender, establishing / strengthening coordination across different actors and sectors.
- » Allocate adequate funding to gender-specific activities to achieve the gender-specific objectives of the programme.
- » Use budget markers to track and analyse spending on gender-specific activities.

Governance and coordination (including advocacy)

- » Map the role of women-led and gender-focused organisations in both the development and humanitarian sectors to identify entry points for collaboration.
- » Establish coordination mechanisms between the key stakeholders delivering social protection, humanitarian assistance at national and local levels, and gender-focused organisations/institutions. Ensure there are institutional responsibilities for integrating gender objectives and activities.
- » Establish partnerships and work with verified local and national women's organisations working in the humanitarian and development sectors to capitalise on creating and sustaining gender equality gains over time through social protection interventions.
- » Develop an advocacy strategy to support the integration of gender into adaptive social protection programmes. This might include, for example, internal and / or external organisational plans to raise awareness of the importance of gender-responsive/transformative adaptive social protection, to raise funds for gender-specific activities, to influence policy and programming, to establish new or strengthen existing coordination mechanisms etc.

Functional and technical capacities

- » Increase the skills and knowledge of social protection decision makers and implementers on gender-responsive / transformative social protection in the context of shocks and crises through targeted capacity development and sensitisation, and regular training on gender equality, inclusion and protection.
- » Include staff who have gender equality and social inclusion skills in teams designing adaptive social protection programmes
- » Ensure that all implementing staff receive regular training on gender equality and social inclusion to avoid reinforcing discriminatory gender norms, to identify potential risks (e.g. protection risks to women and girls), and to ensure that all staff are aware of gender-specific provisions and objectives of the programme.
- » Assess whether having women staff implementing the social protection programme can strengthen gender-responsive and transformative outcomes.

Legal and policy frameworks

- » Assess the existing legal and policy frameworks on gender discrimination. Are there gaps or linkages which provide a legal or policy framework on gender equality and women and girls' rights in humanitarian action and social protection (national policies or strategies)?
- » Where there are gaps, work in a coordinated manner to create or advocate for long-term policy change to strengthen the legal and policy requirements relating to gender equality, non-discrimination and empowerment and insert these objectives in adaptive/shock responsive social protection

approaches. In practice, this could imply including gender-specific risks and vulnerabilities in policy documents, identifying mechanisms to address these and allocating who is responsible for taking and funding these actions.

- » In contexts with recurring or predictable shocks with preparedness plans in place, integrate or develop a specific gender action plan based on a country or context specific gender analysis (see below) by identifying:
 - a. The anticipated gendered risks of the context,
 - b. Anticipated ways in which social protection can respond which does not exacerbate gendered risks and which assesses in advance which potential design and delivery elements will support women and girls (opportunities to meet their needs and to identify transformative objectives) – see sections below);
 - c. Existing gender-related policies and objectives (e.g. national commitments (such as CEDAW), organisational commitments and priorities (such as LGBTQI inclusion strategies, institutional gender action plans etc);
 - d. Which key actors can support gender-responsive and transformative actions;
 - e. Relevant information, analysis and insights from gender action plans and inclusion strategies by key donors or international agencies that may help refine the country specific plan; and
 - f. Sources of funding

2. PROGRAMME DESIGN considerations

Poverty and vulnerability assessments and analysis

This is a critical step in the process for ensuring that adaptive social protection systems are gender-responsive or transformative – the findings from the situational analysis will inform all aspects of policy, design and implementation.

- » Conduct (or draw on) a context-specific gendered situation analysis for the area where the interventions is to be implemented. Identify the key gendered vulnerabilities for women and men, girls and boys and non-binary individuals, including specific vulnerabilities for individuals with diverse gender identities. Disaggregate data by age at a minimum, and other intersecting factors of relevance including disability, ethnicity, race etc.
- » Gather relevant existing gender and contextual data and/or analysis from humanitarian and / or disaster management sectors from inside your organisation or externally to inform the gendered situation analysis, which will be the basis of the gender and shock responsive social protection programme adaptation or programme design. If no existing relevant data is available, conduct an analysis to understand the potential or actual impacts of hazards, conflict and protracted crisis on women and girls (see examples in Box 3 from Togo and Box 4 from Niger). In contexts of quick onset crisis, rapid gender assessments can be done⁶⁶ (see Box 10).



BOX 10: IMPORTANT ISSUES TO COVER IN A GENDERED SITUATIONAL ANALYSIS

Consider looking at the following key areas:

- **Risks of violence and discrimination** (violence against women and girls, intimate partner violence, forced marriage, early marriage, adolescent pregnancy, stigma associated with disability, HIV, ethnicity or religion etc. – likely to be heightened in crisis).
- **Limited economic opportunities** (lack of access to income opportunities, labour market participation, limited livelihood opportunities – may be more disrupted in crisis and women more likely to be out of employment/income opportunities for longer post-crisis).

⁶⁶ <https://insights.careinternational.org.uk/in-practice/rapid-gender-analysis>

- **Care economy** (how domestic and care responsibilities limit women’s labour market participation or reduce girls’ attendance at school – time spent on care and domestic work likely to increase in times of crisis).
- **Voice and agency** (at household and community level, including control over income, decision-making and intra-household resource allocation/ spending patterns – may change in crisis – including opportunities for strengthening).
- **Access to services:**
 - Health – such as specialised reproductive health needs (access to family planning, health services – access may be disrupted in crisis).
 - Education (girls or boys not enrolled or dropping out of school – may be more disrupted in crisis and heightened risk of not returning to school after crisis).
 - Protection or specialised services – such as gender-based violence, child protection, justice services.
 - Agricultural extension and financial services which are instrumental to women’s economic autonomy, but which may also be disrupted in crisis.
- **Financial, technological and institutional inclusion** (ownership of bank accounts, mobile phones or internet access, civic documentation – access may be disrupted or documentation lost in crisis).

- » Understand the drivers of these differential risks and identify possible mitigation measures. Consider the existing structural drivers of gender inequality and discrimination, such as discriminatory gender and social norms, harmful traditional practices and gender-blind laws and policies, and how crises could exacerbate these risks, such as climate change, conflict, displacement.
- » In addition to understanding the potential / actual impacts of shocks or protracted crisis, also conduct or draw on recent data to understand the effectiveness of existing social protection systems and relevant programme design in terms of coverage, adequacy and comprehensiveness for women and girls (e.g. are there gaps in social protection and service provision coverage for women and girls? Do the current social protection systems and programmes adequately address the key gendered life-cycle risks that women and girls face; How does the existing social protection system fit in or complement other services and programmes in the context to meet women and girls’ needs?). This information will enable the shock or adaptive social protection response to build on identified gaps in current social protection programming, address gendered vulnerabilities faced by women and girls that have not yet been sufficiently addressed or which are at risk of being exacerbated by the shock. The analysis would thus draw on evidence to strengthen weak programme design building blocks (see example in Box 2 from Pakistan).
- » Institutionalise risk mitigation and safeguarding measures, by developing safeguarding strategies and establishing protocols for the protection of women and girls (e.g. having trained staff in place, and establishing referral mechanisms).

Benefits / services package (programme types, objectives and linkages)

- » Refer to the gendered situation analysis findings to inform the design of a programme and review these findings at regular intervals in a programme’s life cycle – and across the various phases of the shock cycle. Use the findings to identify the gendered risks and vulnerabilities faced by diverse women and girls, plan related mitigation measures where applicable, and understand what social protection benefits can best respond to these risks and vulnerabilities, as well as the potential broader roles in addressing the structural drivers of inequality and discrimination.
- » Use the situation analysis to identify gender-responsive or gender-transformative objectives in the programme to ensure gender equality outcomes are adequately visible. Identify specific activities to achieve desired outcomes, while ensuring that these activities are adequately resourced and financed. This can be articulated into a Theory of Change for the programme.
- » Establish or strengthen linkages with complementary programmes to help to meet gender-specific objectives and enabling more transformative outcomes. Types of complementary interventions may include:

- Targeting women for economic inclusion programmes and financial services. (See Box 4 with an example from Niger and Box 8 with an example from India.)
- Linkages to safe spaces for adolescent girls (see Box 5 with an example from Jordan)
- Specialised protection, health and GBV services (see Box 9 with an example from Colombia)
- » Consider ways in which social protection programmes can build women’s resilience before crises – e.g. through supporting savings and access to gender sensitive financial services, supporting climate-sensitive programmes which also benefit women’s productive activities (See Box 5 from Jordan, Box 7 from Mali and Box 8 from India) and reduce or support the redistribution of care work.
- » Consider types of programming which can support women and girls’ recovery and empowerment after crisis, for example:
 - Supporting girls’ re-entry back into school through financial or in-kind incentives (cash transfers, school feeding, assets such as bicycles), providing specific awareness raising on girls’ specific needs
 - Supporting the provision of care and other services to support women’s re-entry into the labour market (see Box 5 case study above) and to reduce care burden on adolescent girls (older sisters or adolescent mothers).
 - Economic recovery or inclusion programmes targeted at women.

Eligibility criteria and qualifying conditions (including conditionality, if any)

- » In designing eligibility criteria, ensure that women are not excluded. This includes using gender sensitive proxy means tests (PMT) or gendered vulnerability criteria for household selection, prioritising e.g. female headed households and households with a higher proportion of female members⁶⁷. It also includes avoiding requirements that may disadvantage women (such as certain types of identity documents) and taking into account intra-household dynamics (such as intimate partner violence), particularly those that may be exacerbated during a crisis. (See Box 4 with an example from Niger)
- » Carefully assess the use of conditionality in crises contexts. Consider removing conditions if they increase risks, if they are unlikely to be met or monitored. Assess any unintended risks that may occur (see Box 9), such as heightened security risks for women, constricted mobility, time burdens.

Level / value, frequency and duration

- » Explore options to adapt programme design, for example increasing transfer values in recognition of women’s care roles (such as in the case from Togo in Box 3), utilising the delivery modality that is most accessible to women (in some contexts it may be electronic, in others in person), and considering whether or when transfers need to be flexible in terms of size and frequency.
- » Establishing women as the main transfer recipients, monitoring any positive or negative changes in household dynamics, and that they are able to use resources to improve their wellbeing (such as in the BISP in Pakistan, in Box 2).
- » The impact of all different design features on gender relations should be monitored.

3. IMPLEMENTATION / DELIVERY considerations

- » Implementation or operational plans and manuals on adaptive / adapting social protection in preparedness or response to shocks should also be informed by the gendered context analysis and identify the ways in which the implementation of an intervention can best respond to the diversity of women and girls, and non-binary gender needs.

⁶⁷ <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2017/Making-Social-Protection-Gender-Responsive-en.pdf>

Information systems

- » Information systems (such as MIS, registries) should be developed to capture important gender-related data to support implementation in crisis. For example, collect individual level data (not just household level data), information on care responsibilities and time use, access to services (health, family planning, pregnancy, child protection), mobility, security risks.

Outreach and communications

- » Outreach and communication should be delivered in ways known to reach women – taking into account their different access to media channels, public spaces and networks which may vary by context: e.g. in certain contexts many women own mobile phones, and in others, women learn about programmes and plans through community events. It is also important to engage men and other community stakeholders who are the main 'norm holders' to build buy-in for women's participation in programs and prevent any backlash.

Registration, assessment of needs and enrolment

- » Ensure that registration and assessment of needs and enrolment processes are inclusive and help close preexisting gender gaps, addressing the differential access of women and men to ID documentation (in pre-crisis times as well as during crisis as documentation may be lost in displacement, conflict or climate-related shocks), differential access to technology (such as ownership and use of mobile phones), and access to offices for applications which may be more difficult for women given security, mobility or time constraints.

Provision of payment / services

- » Ensure the provision of benefits is accessible to all women and girls targeted. Assess the types of delivery mechanisms, including the role of financial service providers and the collection of benefits or digital transfers, checking that these do not present barriers for women's access, and if they do, part of programme design should address these explicitly. In most contexts the payment of benefits directly to women is seen as a good practice, but it is important to ensure they retain control over the money they receive to the extent possible. This can be supported by building women's skills and networks through complementary interventions.
- » In case of contributory social insurance, consider reducing premiums to make mechanisms more accessible, as well as expanding payment options and setting up sustainable mechanisms to facilitate financing of the insurance premium, for example through community-based savings groups

Accountability

- » Develop accountability mechanisms, including for beneficiaries' feedback and complaints which are gender-responsive, accounting for the challenges women may face to access them: literacy, social media access, location of complaints boxes, information about the mechanisms, uncertainty about the consequences of reporting.⁶⁸
- » Specific mechanisms are required for safe and confidential reporting of GBV and sexual exploitation and abuse (SEA) by programme participants and community members, such as hotlines. These mechanisms should be set up from the outset and thus budgeted for.

Linkages, referrals and case management

- » Work with verified local and national women's organisations to link beneficiaries to relevant programmes and services. Ensure that these organisations represent the diversity of women and girls and that they do not reinforce exclusion of particular groups.

⁶⁸ Holmes, et al 2020.

- » Coordinate across sectors, including those in charge of women, children and other vulnerable groups, so that the ASP programme is part of a comprehensive and coordinated response to the crisis.
- » Look for opportunities to support on-going empowerment and transformative programming even in crisis contexts – such as including women and youth in programme governance committees; supporting women to develop leadership skills through programme management opportunities and skills training; linking social protection with women and girls’ empowerment and protection interventions (e.g. as part of the social protection programme, or providing information to SP recipients on available services, or facilitating access to complementary interventions through the SP programme or system) as in the cases of Niger in Box 4 and Colombia in Box 9.

Monitoring, learning and evaluation

- » Collect, analyse and report on data disaggregated by sex, age and disability at a minimum. When possible, use both quantitative and qualitative data, to measure results for women and girls to understand why changes are / are not occurring and the effects on programme participants’ lives. This also helps to track whether the programme is resulting in any unintended negative effects for at-risk subgroups (see Box 7 case study above).
- » Specifically monitor heightened unintended risks, such as GBV and PSEA⁶⁹ (see Box 9).
- » Develop specific questions and indicators that go beyond counting people receiving support (numbers of women, men, girls or boys) and that measure both gender-responsive and gender-transformative outcomes, integrating them in robust M&E frameworks. These would include process and outcome monitoring indicators, such as accountability; gender equality and inclusion; and the adequacy of the assistance given to meet differentiated gender needs⁷⁰ should be included in the monitoring framework⁷¹ (see Box 12).
- » Commission and disseminate evidence to government and development partners on social protection policy and programme design on the risks and impacts of crises for gender equality and what works to support women and girls’ resilience in crisis.

Figure 3 below illustrates some of the opportunities to close gender gaps and empower women across the social protection delivery chain.

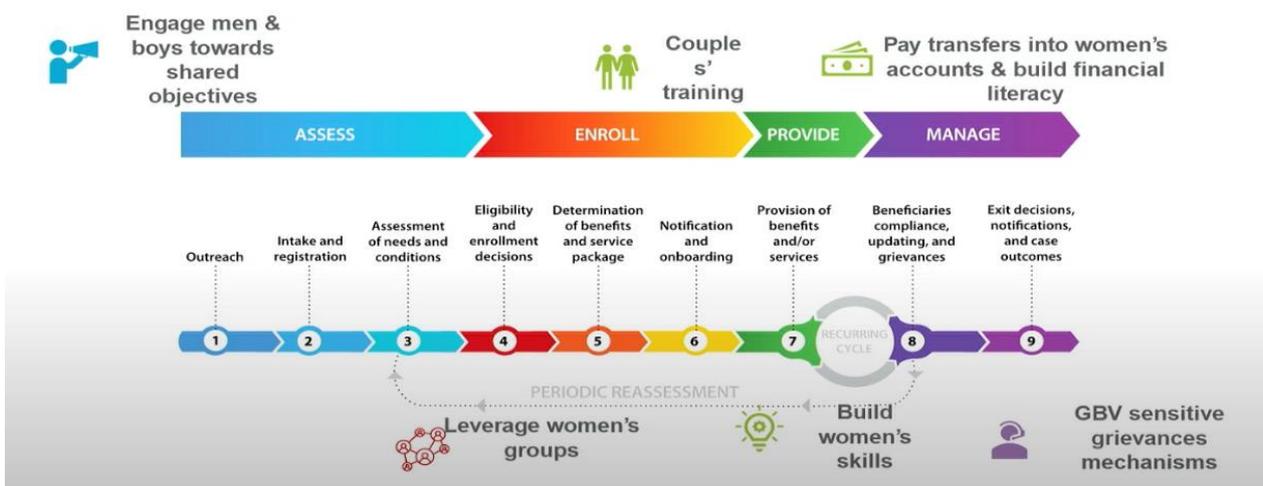


Figure 3: Examples of opportunities to close gender gaps and empower women along the social protection delivery chain⁷²

⁶⁹ Care, 2019

⁷⁰ Holmes and Levine, 2021

⁷¹ FAO, 2018

⁷² Source: Michal Rutkowski, World Bank, Presentation at the Global Forum on Adaptive Social Protection, 2023



Further reading

- Holmes and Hunt (2021) ‘[Have social protection responses to Covid-19 undermined or supported gender equality?](#)’ SPACE-ODI Working Paper 611
- Holmes, et al (2020) ‘[Gender and Inclusion in social protection responses during COVID-19](#)’. Emerging lessons from a gender perspective
- UN Women (N.D). [Towards Gender-Responsive Social Protection Strategies: A Four-Step Checklist](#)
- UNICEF (2019) ‘[UNICEF’s Global Social Protection Programme Framework](#)’



BOX 11: CONSIDER THE UNINTENDED CONSEQUENCES OF GENDER-RESPONSIVE AND TRANSFORMATIVE PROGRAMMES OR ACTIONS

- Conditionality in some social protection programmes, particularly cash transfers, have been found to have the **unintended effect of increasing women’s work burden** when being the nominated recipients of these programmes and being in charge of meeting the associated conditionalities. This can perpetuate the stereotype of unpaid care and domestic work being women’s responsibility.⁷³
- Although there is a **perception** that when women are designated recipients of cash transfers, they risk facing **intimate partner violence (IPV)**, research has found little evidence for this.⁷⁴ In fact, there is increasing evidence that cash transfer programmes decrease IPV.



BOX 12: MONITORING AND EVALUATION⁷⁵

Monitoring and evaluation questions from a gender perspective – key guiding questions to develop indicators:

- Has the response met the different needs of at-risk sub-groups created or exacerbated by the crisis?
- Has the response supported or undermined gender equality and inclusion? For example, has the programme changed intra-family or community relations?
- Has the benefit had positive effects on women’s autonomy and decision-making? For example, who makes decisions on how to spend the benefit, and who benefits from the spending?
- Has the benefit had positive effects on women’s economic resources (skills, access or ownership of economic resources or financial service)?
- Has the benefit resulted in changed attitudes, behaviours or practices towards women and girls in the household or wider community?
- What are the reasons for exclusion from the programme? Does anyone have difficulties in accessing the benefit (including in both enrolments and in receiving benefits)? Are there any safety challenges?
- What are people’s perceptions of equity and inclusion in the targeting criteria?
- What are recipients’ experiences of treatment within the programme, relating to dignity, respect and discrimination?
- Are there experiences of sexual abuse and harassment experienced while trying to access benefits, or from programme implementers? (See below on the importance of partnering with trained researchers to collect sensitive data)
- Are communities and local actors involved in the response? Are they adequately remunerated?

⁷³ Camilletti, 2020

⁷⁴ Buller, et al. 2018

⁷⁵ Holmes et al., 2021: 13-14

Key considerations: When assessing programme performance in relation to gender-responsive and transformative objectives it is also important to assess the ‘solar system’ building blocks or processes being put in place from a gender and inclusion dimension. This involves looking at the components across design and implementation - and the skills and resources in place to deliver on this. This requires investing in qualitative data collection to understand *outcomes* as well as quantitative process monitoring indicators which capture *outputs*. For example, indicators will need to be developed around:

- Funding budgeted and disbursed specifically on gender equality and inclusion activities
- Staff skills and attitudes on equality, inclusion, conflict sensitivity.
- Knowledge of gender equality and inclusion provisions in programme design and implementation of implementing staff.
- Ensuring safeguarding standards are in place to ensure a zero-tolerance environment for implementing staff for sexual abuse and exploitation, including monitoring of complaints, investigations and appropriate disciplinary actions.
- Existence of gender equality and inclusion analysis (before the crisis, impacts of the crisis and real time data) to inform programme design and implementation.
- Coordination mechanisms in place (e.g. regular meetings and communication) between gender and inclusion experts/organisations, social protection, humanitarian.
- Connection of social protection recipients to relevant services (e.g. psychosocial services, access to justice, protection services).
- Engagement of community members or local actors in planning, design or delivery of the programme.

Monitoring GBV, sexual abuse or harassment

GBV prevalence monitoring requires trained enumerators and should only be done if participant safety can be ensured, services and referrals are available to respondents disclosing GBV and if subsequent data is actionable (if it will directly address the future risks of GBV for programme participants).

Programmes should aim to capture, monitor and address any unintended protection issues that arise in the programme in a way that protects survivors from additional risk and harm and with the support of GBV specialists with knowledge of the context. Example lines of inquiry include:

- Perceptions and reports of GBV or SEA.
- Perceptions and reports of early, forced, or child marriage.
- Perceptions and reports of harmful and exploitative child labour, including exposure to hazards.

6. PART 4: CHECKLIST FOR DESIGNING AND IMPLEMENTING GENDER-RESPONSIVE AND GENDER-TRANSFORMATIVE SOCIAL IN CRISIS CONTEXTS

The synthesis matrix below is a “pull out” checklist that readers of this guidance note can use to implement the suggestions in this guidance note, aligned to the components of the social protection system.

Table 4: Checklist (synthesis matrix)⁷⁶

⁷⁶ This table draws on DFAT (2020) and on UN Women (N.D.)

Key questions for sense checking the gender-responsiveness of social protection programmes in development contexts, and specific questions for crisis and humanitarian contexts

Policy considerations

Stable contexts	Crisis and humanitarian contexts
<ul style="list-style-type: none"> Does the existing social protection framework include social protection for all stages of life (childhood, adolescence, youth, adulthood, old age) and does it acknowledge gender-specific life course vulnerabilities during these stages? 	<ul style="list-style-type: none"> Are the different components of the social protection system (policy, programme design and implementation and delivery) being considered for adaptation and shock response, with a gender lens? Are specific costs for safeguarding and protection, outreach activities, adaptations to design and coordination in crisis contexts being considered?
<ul style="list-style-type: none"> Is work being coordinated to create or advocate for long-term policy change to strengthen the legal and policy requirements relating to gender equality, non-discrimination and empowerment? 	<ul style="list-style-type: none"> Has a specific gender action plan based on a gender analysis been integrated or developed as part of national or local shock preparedness plans? Has a gender action plan been integrated into response plans from human and other development actors?
<ul style="list-style-type: none"> Have consultations with local women's organisations and other civil society organisations been conducted to inform and support programming and implementation? 	<ul style="list-style-type: none"> Has coordination with key stakeholders delivering social protection and humanitarian assistance at all levels been established. (government, NGOs, CSOs, other donors) ensuring there are institutional responsibilities for integrating gender objectives and activities?
<ul style="list-style-type: none"> Has a cost analysis been conducted for funding gender specific activities or transforming programmes to be more gender-responsive and transformative? (e.g. to cover costs of expansion, better databases, improving eligibility criteria, fostering more participation, etc.) 	<ul style="list-style-type: none"> Is there coordination across sectors, including those in charge of women, children and other vulnerable groups, to ensure that the adaptive social protection programme is part of a comprehensive and coordinated response to the crisis?
<ul style="list-style-type: none"> Has targeted capacity development, sensitisation, and regular training on gender equality, inclusion and protection been planned for and provided to increase the skills and knowledge of social protection decision makers and implementing staff on gender-responsive / transformative social protection? 	<ul style="list-style-type: none"> Have staff who have gender equality and social inclusion skills been included in teams designing adaptive social protection programmes? Has training for decision makers and implementers on gender-responsiveness in the context of shocks and crises been developed and rolled out?

Programme design

Stable contexts	Crisis and humanitarian contexts
<ul style="list-style-type: none"> Was the gendered situation analysis used during programme design and at regular intervals to understand how social protection interventions can be designed/amended (in terms of type of programme, targeting, eligibility criteria, delivery mechanisms, complementary programming) to be gender-responsive/transformative? 	<ul style="list-style-type: none"> Is the gendered analysis being utilised across the various phases of the shock cycle to ensure an adequate gendered response? Have the additional needs of women and girls and particularly vulnerable populations been considered in the specific crisis or humanitarian context, when calculating the benefit amount and selecting the most appropriate social protection instrument?
<ul style="list-style-type: none"> Have linkages with complementary programmes (such as education, nutrition, training, employment) been established or strengthened to help to meet gender-specific objectives and enabling more transformative outcomes? 	<ul style="list-style-type: none"> Have social protection and related complementary programmes to help build women's, girls', boys' and other particularly vulnerable groups' resilience before crises been mapped and linkages considered in designing social protection? Have programmes which support their recovery and

<ul style="list-style-type: none"> Has targeting the most vulnerable been prioritised and simplified targeting procedures been implemented to avoid exclusion (for example, as a result of lack of IDs, transport or security challenges)? 		<p>empowerment after crisis been considered? (such as skills training, savings groups, cooperatives, etc.)</p> <ul style="list-style-type: none"> Have the risks of targeting women in the household and/or naming women as recipients (particularly risks of intimate partner violence) been considered and assessed? If a risk is identified, is there a plan in place to mitigate for the risk? 	
Implementation and delivery			
Stable contexts		Crisis and humanitarian contexts	
<ul style="list-style-type: none"> Are the registration, needs assessments, enrolment and delivery processes inclusive for women, girls and other vulnerable groups? (e.g. use procedures and/or tools that are inclusive for women and girls – technology, mobility, security, etc) Are there gender sensitive feedback and complaints mechanisms in place? (that consider the means of communication that are accessible to women, girls, boys and other particularly vulnerable populations; that consider literacy and language barriers, etc) 		<ul style="list-style-type: none"> Are operational plans and manuals on adaptive social protection in preparedness or response to shocks informed by the gendered context analysis? Does the process to select beneficiaries and delivery mechanisms account for possible factors that may exclude populations on the basis of gendered challenges exacerbated by the crisis? (e.g. loss of ID, loss of community recognition; lack of mobile phone, insecurity, limited mobility, etc.) Is information about the programme being communicated in a gender-responsive way and addressing challenges of communication in the specific crisis and humanitarian context? (e.g. disrupted digital communications, insecurity, etc.) Are specific mechanisms in place for safe and confidential reporting of GBV and sexual exploitation and abuse (SEA) by programme participants and community members? 	
<ul style="list-style-type: none"> Does the M&E framework include indicators and relevant data to measure gender effects and results/outcomes of the programme? Are the methodologies used to report issues designed in a way that women are put at ease to report on them? 		<ul style="list-style-type: none"> Are there information systems in place to capture important gender-related data to support implementation and potentially expand social protection programmes during crisis? Are heightened unintended risks, such as GBV and PSEA being monitored? Have relevant indicators be developed for effective gender-responsive monitoring of social protection programming in crisis context? 	

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ANNEX 1: KEY CONSIDERATIONS FOR CONDUCTING A GENDER SITUATION ANALYSIS

To conduct a gender situation analysis, consider looking at the following key areas:

1. Risks of violence and discrimination (violence against women and girls, intimate partner violence, forced marriage, early marriage, adolescent pregnancy, stigma associated with disability, HIV, ethnicity or religion etc. – likely to be heightened in crisis)
2. Limits to economic opportunities (lack of access to income opportunities, labour market participation, limited livelihood opportunities – may be more disrupted in crisis and women more likely to be out of employment/income opportunities for longer post-crisis)
3. Care economy (how domestic and care responsibilities limit women’s labour market participation, or reduce girls’ attendance at school – time spent on care and domestic work likely to increase in times of crisis); availability of affordable and accessible care services for working women.
4. Voice and agency (at household and community level, including control over income, decision-making and intra-household resource allocation/ spending patterns – may change in crisis – including opportunities for strengthening)
5. Access to services (human capital):
6. Specialised reproductive health needs (access to family planning, health services – access may be disrupted in crisis)
7. Education (girls or boys not enrolled or dropping out of school – may be more disrupted in crisis and heightened risk of not returning to school after crisis)
8. Financial, technological and institutional inclusion (ownership of bank accounts, mobile phones or internet access, civic documentation – access may be disrupted or documentation lost in crisis)

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