



Discussion Paper

Gender Diagnostics of Social Protection Issues

Social Security Policy Support (SSPS) Programme

The Cabinet Division
&

The General Economic Division (GED)
Government of the People's Republic of Bangladesh



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Discussion Paper

Gender Diagnostics of Social Protection Issues

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Abbreviation

BBS	Bangladesh Bureau of Statistics
BF	Bolsa Família Program
CCMA	Commission for Conciliation, Mediation, and Arbitration
CCT	Conditional Cash Transfer
CFPR	Challenging the Frontiers of Poverty Reduction
CTP	Cash Transfer Programmes
EEO	Equal Employment Opportunities
EGPP	Employment Generation Program for the Poorest
FFW	Food for Work
GAP	Gender Action Plan
GBV	Gender Based Violence
GC	Gender Committee
GDP	Gross Domestic Product
HIES	Household Income and Expenditure Survey
ICVGD	Investment Component of VGD
IGA	Income Generating Activity
LFP	Labour Force Participation
LFPR	Labour Force Participation Rate
LGI	Local Government Institutions
LGED	Local Government Engineering Department
MDG	Millennium Development Goals
MIC	Middle Income Country
MICS	Multiple Indicator Cluster Survey
NGO	Non-government Organizations
NIPORT	National Institute of Population Research and Training
NSIS	National Social Insurance Scheme
NSSS	National Social Security Strategy
OAA	Old Age Allowance
OMS	Open Market Sales
PKSF	Palli Karma Shahayak Foundation
RERMP	Rural Employment and Road Maintenance Programme
RMP	Rural Maintenance Program
ROSCA	Rotational Savings and Credit Association
SDF	Social Development Framework
SDG	Sustainable Development Goals
SEWA	Self Employed Women's Association of India
SIC	Slum Improvement Committees
SP	Social Protection
SSC	Secondary School Certificate

SSPS	Social Security Policy Support
SSS	Social Security System
SWAPNO	Strengthening Women's Ability for Productive New Opportunities
TLCC	Town Level Coordination Committee
TR	Test Relief
UGIAP	Urban Governance Improvement Action Plan
UGIIP	Urban Governance and Infrastructure Improvement Project
UIF	Unemployment Insurance Fund
USG	Urban Sector Group
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
VWB	Vulnerable Women's Benefit
WDWA	Widows and Distressed Women's Allowance
WFP	World Food Programme
WHSCS	Workplace Health, Safety and Compensation System
WLCC	Ward Level Coordination Committees

1. BACKGROUND, OBJECTIVES AND METHODOLOGY

1.1 INTRODUCTION

Notable progress has been achieved in poverty reduction in Bangladesh as a result of planned and concerted actions. The country was recognized for its strong performance against majority of the MDG targets and has achieved the level of lower middle income country (MIC). A World Bank Report (2016) has found that extreme poverty reduced significantly and the reasons include gender parity in education, effective family planning, and economic growth among others. Still 20 million people remain under extreme poverty, calling for effective poverty reduction programmes.

A wide range of Social Protection (SP) interventions by both government and non-governmental agencies are in effect within the national poverty reduction framework. Social protection is a response to the dynamic understanding of poverty and attending problems of risk and vulnerability (World Bank). Social protection is a large envelop in which many different socio-economic policies and measures can be placed. It encompasses the set of policies and programmes designed to reduce poverty and vulnerability by promoting efficient labour markets, diminishing people's exposure to risks, and enhancing their capacity to protect themselves against hazards and the interruption/loss of income (ADB, 2012). Social protection provides protection and prevention services from insecurity and vulnerability including safety net, social security, social transfer, social insurance, health care, etc. Social protection can help people meet immediate basic needs in times of crisis in the short-term and also can have longer-term aims for enabling people to move permanently out of poverty (Babajanian et al., 2014) by improving opportunities for inclusive growth, human capital development, equity and social stability. Some social protection programmes intend to be transformative, supporting equity, empowerment and human rights.

1.2 GENDER AND SOCIAL PROTECTION

Social protection has been identified as one of the key driver of reducing poverty and vulnerability. Achieving Sustainable Development Goals (SDGs) and graduating from Least Developed Country status, demand both reduction of people's vulnerability, and promoting their role as human capital. As women form half of the population and they lag behind men on many counts, poverty reduction or economic growth both demand women's participation in social protection as beneficiaries and as contributors to poverty reduction. It necessitates development and role of women as human capital by changing gender norms and promoting gender equality. Some equity measures are necessary in promoting gender equality.¹ The Government of Bangladesh's approach towards gender equality has evolved from welfare to mainstreaming over time and the policies and measures undertaken have yielded significant improvements against human development and gender equality indicators. Though gendered data of risk and vulnerability often is not available, studies found that a significant proportion of the insecure, poor and vulnerable are women. As social protection

¹Gender equality implies that the equal opportunity is accorded to both women and men to reach their full potential as human beings. It refers to women and men having the equal rights, resources, and voice to derive equal benefits.

Gender Equity is the process of being fair to women and men. It implies providing need-based support to those who lag behind, i.e. introducing special measures to compensate for the disadvantaged women and men so that they both can derive equal results/benefit. Equity is a process that leads to equality.

programmes operate within poverty reduction frameworks, gender becomes a core element of social protection programming and poverty reduction.

Women often need social protection support, as they lag behind men based on social development indicators and are discriminated against. Thakur, Arnold, and Johnson (2009) stated, “Women and men face different risks and vulnerabilities, some specific to their gender and others exacerbated by gender inequalities and discrimination”. In Bangladesh, harmful and discriminatory practices like child marriage, abandonment, dowry, and gender based violence persist largely due to practices rooted in the traditional social norms favouring boys over girls. During extreme climatic events women and girls are vulnerable to death, deprivation and harassment. The risks may be economic, social or in overcoming the losses due to disaster.

Luttrell and Moser (2004) compiled a list of risks and vulnerabilities associated within the life cycle of women according to age and marital status. These include the vulnerability of girls not attending school owing to income-earning or domestic responsibilities, invisibility of their work done as part of normal household, agricultural or parental employment, double burden of education and work (or care-giving in family). In case of women, their lack of access to financial institutions and asset building opportunities, restricted access to the labour market owing to societal norms, pregnancy or motherhood, sexual harassment in the work place, loss of employment or job insecurity owing to pregnancy and child and elderly care, stigmatisation of divorce, loss of assets due to widowhood, and old people’s cost of illness.

Many of the existing social protection programmes target women or girls to reduce their vulnerability, improve livelihood and/or facilitating their empowerment. The extent of gender integration into the social protection programme elements varies. Therefore, the impacts of such programmes also vary. Many programmes have positively impacted women and children’s health, girls’ education, and women’s knowledge levels and empowerment within the household and community. Some programmes also facilitated empowerment, such as participation in decision making, building self-confidence and joining the labour market. Therefore, researchers suggest that the social protection programmes should address such gender-related constraints, including those hindering women’s economic advancement, labour market rights and human development opportunities.

Gender has not uniformly been used as an analytical tool to design social protection programmes. Analysis showed that programmes targeting women as beneficiaries may reinforce their traditional roles, as mothers and carers, not as individuals (Molyneux, 2008). Women’s empowerment or positive change of gender relations towards substantive equality may not be promoted. Holmes and Jones (2013) concluded that beneficiary women cannot always increase their control over household income, and conditions may only increase their domestic workload and time burden. They suggest that with relatively simple changes in design and with investment in implementation capacity, social protection can contribute to transforming gender relations at the individual, intra-household and community levels.

The traditional social norms of male biases originate from institutions like family, community, religion, culture and legal frameworks. Therefore, there is a need to address these gender biases from where they originate. Workplace biases are to be addressed differently from the biases originating from within the household. The first one requires social policies and strict enforcement of laws. The second is a deeper social problem and needs legal and social protection measures and motivation within family and community.

1.3 THE NATIONAL SOCIAL SECURITY STRATEGY (NSSS)

In Bangladesh, despite all progress, a lack of a coherent social protection policy in the past hindered the gains from the government-led social protection interventions in terms of reducing risks and vulnerability and facilitating empowerment. The National Social Security Strategy (NSSS) approved in June 2015 calls the social safety nets a story of resilience and transformation. As per the NSSS, the safety net programmes reflect the Government's response to support the poor and the vulnerable population to manage risks. In recent years, the coverage of these programmes for the poor and vulnerable households has increased, but still a large proportion of the poor households remain beyond all social protection programmes.

The NSSS is imbedded in a social development framework (SDF) encompassing the Government's strategies for poverty reduction in sectors related to human development, financial inclusion, women and gender empowerment, social inclusion, environmental protection and climate change management, disaster management, infrastructure development, the security of persons with special needs, elderly and widows. The NSSS aims to, *"Build an inclusive Social Security System for all deserving Bangladeshis that effectively tackles and prevents poverty and inequality and contributes to broader human development, employment and economic growth."*

Over the next five years, the goal for the NSSS is to "Reform the national Social Security System by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritizing the poorest and most vulnerable members of society".

The NSSS intends to develop a lifecycle focussed social security system. It aims to cover all children including girls under the childhood support and explicitly intends to extend *Support for Vulnerable Women of Working Age*. It also includes a proposal for a consolidated *Vulnerable Women's Benefit (VWB)* programme.

1.4 OBJECTIVE OF THIS STUDY

The current study aims to conduct a women empowerment analysis and prepare recommendations for an NSSS gender policy through

- identification of discriminatory social norms and behaviours and other structural barriers that impede women's access to and benefits from social protection programmes;
- exploring how the social norms and behaviours can be transformed through gender-responsive social protection policies and interventions;
- identification of good social protection practices that can leverage women's empowerment;
- identification of government and non-government agencies, including community based organisations and women's groups, that can be engaged to tackle discriminatory social norms and behaviours through social protection; and
- identification and analysis of strategic gender interests as relevant for the Bangladesh National Social Security Strategy.

1.5 METHODOLOGY

The study is primarily qualitative in nature and depended on document review gathered through review of policy/programme documents, strategies, research reports and plans taking a comprehensive approach. It was supplemented by some interviews and consultations at the field level for collecting information from the beneficiaries of social protection programmes, views of local people and validation of the concepts and analysis. One consultation with relevant stakeholders was carried out in Dhaka, with social protection experts and relevant representatives of Government ministries and civil society to obtain feedback on the definition used, the methodology and information on relevant studies and documents. A second one for sharing the preliminary findings and recommendations will be held with the stakeholders.

Field information has been collected from focus group discussions with various groups. They include social protection programme beneficiaries from Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), Rural Employment and Road Maintenance Programme (RERMP), SWAPNO, Old Age Allowance (OAA), Disability Allowance, Maternity Allowance, and One House One Farm. Others included domestic workers, rice husking mill workers, shrimp processing workers, construction labourers, adolescent girls, retrenched garment workers, Union Parishad (Council) Chairpersons and members (both male and female). Questionnaires were used to collect data from 50 households in Satkhira and Kurigram districts. Some interviews have been conducted with key stakeholders.

1.6 CONCEPTUAL FRAMEWORK AND DEFINITION USED

The initial assessment started with Devereux and Sabates-Wheeler's (2004) transformative social protection conceptual framework, "Social protection describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups". The analysis then also considered the Asian Development Bank's elements of social protection, "comprising five major kinds of activities: labour market policies and programmes, social insurance, social assistance, micro/area-based schemes, and child protection".

The concept of women's empowerment was reviewed using Naila Kabeer's (2008) definition that women's empowerment "touches on many different aspects of change in women's lives, each important in themselves, but also in their inter-relationships with other aspects. It touches on women's sense of self-worth and social identity; their willingness and ability to question their subordinate status and identity; their capacity to exercise strategic control over their own lives and to renegotiate their relationships with others who matter to them; and their ability to participate on equal terms with men in reshaping the societies in which they live in ways that contribute to a more just and democratic distribution of power and possibilities".

The full range of social protection interventions comprising of protective, preventive, promotive and transformative measures were considered: As per Devereux and Sabates-Wheeler these are:

- **Protective measures:** targeted safety nets for income and consumption smoothing in periods of crisis or stress (e.g. social assistance programmes for the chronically poor).
- **Preventive measures:** seeking to avert deprivation (e.g. social insurance such as pensions and maternity benefits).

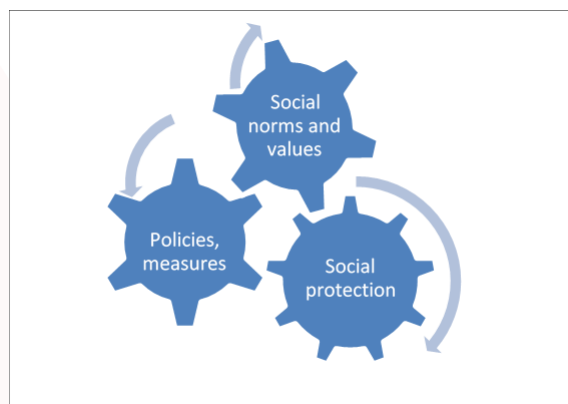
- **Promotive measures:** aiming to enhance real incomes and capabilities, and provide springboards and opportunity ladders out of poverty.
- **Transformative measures:** seeking to address concerns of social equity and exclusion through social empowerment (e.g. collective action for workers' rights, building voice and authority in decision-making for women)

It is recognized that social protection can play a bigger role in long-term and sustainable poverty reduction. It can support reducing risk, protecting the poor against vulnerability to income and consumption shocks, facilitate economic growth, and support poor bring them out of poverty. It also can support in enhancing livelihood security. Thus, it goes far beyond a “safety net” function to “economic protection”. Jones and Wheeler argued that to become “social protection”, it needs to have additional elements of social transformation or empowerment. This argument can also be applied for “gender equality”, which also needs to have empowering and transformative elements. Social protection should be considered from its broader sense beyond the income and asset transfers. Other non-economic elements providing protection are also essential to make social protection affordable as well as empowering, such as legislative change. Social protection programmes providing safety net or economic protection mainly serve the practical needs of women. Social Protection, to become empowering or transforming gender relations, needs to have elements incorporated that facilitate women’s strategic interests.

Kabeer (2007) said that social protection interventions can be conceptualised as “seedbeds” of social change, designed with these broader socio-economic impacts in mind. They have to go beyond social safety nets (dealing with production and consumption shocks, food aid, etc.). While applying social protection as means to change the situation of women and girls and change the gender relation, the incorporation of “transformative” elements recognizing the need of women and girls for protection against risks and vulnerability as well as equity is essential.

As per Devereux and Sabates-Wheeler social protection should address vulnerability associated with “being poor” (for which social assistance is needed), and vulnerability associated with the risk of “becoming poor” (for which social insurance is needed), as well as social injustice arising from structural inequalities and abuses of power (for which “social equity” is needed).

It is to be noted that social protection is not only affected by the social transfer, workfare or labour market initiatives; it is also influenced and ensured by the macro-economic policies and measures like economic growth, creation of employment opportunities, poverty reduction, educational and health support, legal provisions and above all social norms and community attitude and practice. Similarly, the policies and norms can also be influenced by social protection. The attached diagram gives a view of their inter-dependence.



Therefore, a broad approach, including human development (nutrition, education and health support) labour market support (job creation, work environment, insurance and rights), financial inclusion (capital/savings formation, microcredit), safety nets for vulnerable groups, is necessary. A transformative social protection may address equity, empowerment and rights (economic, social and cultural) beyond the targeted income and consumption transfers. Therefore, the following elements were identified for gender informed social protection programmes for this study. These include promoting:

- i. access of women and girls to resources and protective (crisis management) services;
- ii. opportunities to own economic assets;
- iii. increased time for productive tasks;
- iv. opportunities to enter labour markets for decent work (work environment with equality and without harassment) without social and institutional barriers;
- v. opportunities for human capital (nutrition, health, skills, education) development,
- vi. opportunities to build women's/girls' capacities/skills to participate in the labour markets;
- vii. opportunities for effective control over incomes and material wellbeing;
- viii. opportunities for self-assessment, building confidence, leadership and bargaining power;
- ix. participation and leadership in the community, and developing social capital (membership in economic or social groups, linkages, networks);
- x. voice and decisions in matters related to vulnerability and risk reduction, coping strategy, resource allocation, utilization, and distribution in the family and community;
- xi. opportunities for voice against discriminatory norms and making decisions at family and community; and
- xii. promoting positive social norms and attitudes in favour of gender equality and against harmful practices.

2. GENDER NORMS AND SOCIAL PROTECTION IN BANGLADESH

This section provides an overview of the norms and practices related to the roles of women and men and the current state of the situation of women compared to men. The factors mentioned in this section influence the development of girls and boys, girl/women's access and mobility in public spheres, self-reliance, economic base and their need for social protection.

2.1. NORMS AND PRACTICES IMPEDING WOMEN'S SOCIAL PROTECTION

The risks and vulnerabilities compiled by Luttrell and Moser are applicable for Bangladeshi women. Different types of discriminatory behaviour and harmful practices exist based on social and gender norms. Despite the progress in social indicators such as health, education and labour force participation some norms enforce the traditional low status of women and girls. These norms are related to the differences in roles and responsibilities between women and men, power and decision making in the family, masculinity and femininity. The norms are nurtured and applied by institutions like family and other social and community institutions and at time by formal institutions as well. Due to social norms and practices women lack equal access to food, sanitation, health and nutrition services, and employment. The norms also influence the context in which policies, and measures are formulated, implemented and how they influence women's lives. Some of such norms and practices that are relevant to influence women's risk, vulnerability and access to social protection are discussed below:

Gender Roles and Division of Labour: The household status defines the different roles and responsibilities in the family. The expected behaviour and roles of both women and girls flow from socially nurtured customs and beliefs and at times from religious provisions. The norm of men being head of the family and the breadwinner or principal provider makes them responsible for providing financial support, taking major decisions and undertaking responsibilities outside home. Women are expected to bear children, take responsibility of household chores and care and follow decisions of the household head. The norms determine the bargaining power and the decision-making ability within family. They also influence women's labour force participation, education, mobility and so on. The norms of men to be the breadwinner can lead to boys being taken out of school to financially support the family through work. In case of girls, they are taken out of school because the family either cannot afford their educational expenses, or need their help with domestic chores and care work, or for the girl to be married. All these contribute to women's low educational attainment, skills and self-reliance.

Now girls/women are increasingly going for education, taking responsibility of household farming, and paid employment. In low income households, women are gradually getting more involved in work outside home. Yet, this has not often led to a reduction in their domestic responsibilities. Women's involvement in domestic and productive responsibilities put them in time poverty implications and in some cases in vulnerability to domestic or external violence

Emergence of Female Headed Households: Although it is assumed that households are headed by males, female headed households are gradually becoming common due to displacement, labour migration,

polygamy, male disability, widowhood or abandonment. Unemployment, river erosion, natural calamities lead to out-migration of male members of the households, forcing women to become de facto heads of households. The absence of husband for a long time may make the wife more vulnerable or she may become more independent and active in taking care of the family and making decisions. “For example, being without a male partner (and their earnings) may at one level exacerbate poverty for female heads – especially in respect of incomes – but this can be compensated by other gains. These may include female heads being able to use whatever income they themselves or other household members earn at their own discretion, to avoid the vulnerability attached to erratic support from spouses, or simply to enjoy a greater sense of well-being because their lives are freer from conflict, coercion or violence” (Chant, 2008). As per the Household Income and Expenditure Survey (HIES), 2010 the percentage of female headed households was 13.9. During the last few years, internal and external labour migration has increased, leading to more women effectively heading the family. Women benefitting from social protection programmes is often determined by women’s role as household heads as widow or spouse of disabled husband considering them more vulnerable. It also has the implication that social protection programmes can make them more confident and self-reliant and they can take decision about the use of the support provided by social protection programmes.

Seclusion and Lack of Mobility: Often the norm of male headship expects women/girls to follow seclusion, remain within households, which curtails their mobility and women’s ability to make decisions. Seclusion restricts women’s access to services, weakens their self-confidence and makes them vulnerable. It may prevent women and girls from accessing educational and health opportunities, making them ineligible in accessing the labour market. This eventually makes them seek social protection support when men are unable to or do not support.

The norm of seclusion and roles of women and men is changing. Women and girls are now more mobile outside home for schooling, accessing services, employment and such other purposes. Women from poor sections form a large group of the urban labour force including in readymade garments, rice mills, shrimp processing, electronics, micro-level businesses, and as domestic help. Rural women are now more in agricultural activities and self-employment. Women are also working as migrant labourers in urban areas from rural areas and in other countries. The lack of labour market support like insurance, maternity and child care and health care makes them vulnerable. Seclusion and lack of mobility also limits women’s access to social protection services, particularly those requiring mobility and action outside home.

Child Marriage and Child Pregnancy: The norm of child marriage is a critical barrier to girls’ growth as educated and healthy citizen and as an economic agent to contribute to their communities. About 62.8 percent of all women age 15-49 were married before the age of 18 (MICS 2012-13). Percentage of young women aged 15-19 years who are married or in union was 34.3 and the percentage of women of age 20-24 years who had at least one live birth before age 18 was 24.4. Daily Prothom Alo (10 Dec, 2016) reported about two villages where all households had child marriage without marriage registration. It not only hinders growth of a girl as a productive agent but due to their early pregnancy poses health risk for them and the future generation. Thus, child marriage and early child birth make both mother and child needing more health and nutritional support. Among children under age 5, the prevalence of severe underweight is 8.8 percent, severe stunting 16.4 percent and severe wasting 1.6 percent, which indicates that these children will have difficulties in growing as healthy work-force. Child marriage is a major cause of the girls’ inability to grow as independent, self-reliant and educated human beings. Even for social protection programmes for girls like stipend, though they provide educational support, field experience shows that they cannot always prevent child marriage.

Widowhood, Old Age and Living Alone: In Bangladesh life expectancy of men was 67.9 years and for women 70.3 years in 2011 (SVRS 2011), which is expected to have further increased by now. Women in Bangladesh are generally married to older men. In 2012-2013 (MICS 2012-13) about one fifth (20-22 percent) of currently married women had spouses who were over 10 years older, while 42-47 percent had spouses 5-9 years older. The practice of abandonment of wife by men in low income households is high. These factors imply, women are more likely to experience widowhood or to live alone in later life, experiencing the risk of living in poverty for longer. Sylvia Chant wrote that female senior citizens may be particularly prone to disadvantage for three main reasons: i. the legacy of greater gender gaps in education, literacy, savings, pension coverage and so on; ii. greater probability of 'Feminisation of Poverty' that older women will be widowed than men and/or live alone, and iii. the possibility that older women suffer greater social and economic discrimination than their younger counterparts or male peers. These are relevant in Bangladesh. Older widows (80 and above) in some parts of Bangladesh face a particularly high risk of vulnerability. The possibilities of women living without disability in later life is smaller than for men (Athina Vlachantoni and Jane Falkingham, ADB, 2012). The increased life expectancy can place pressure on women as support and care providers in the household, in addition to the household work and care work they already perform. It also may increase women's requirement of support and care as majority of the older people. Even widowhood and abandonment at young or middle age puts women in a vulnerable situation as most of the poor families do not or cannot support these women. "The general social attitudes towards widows, as well as the actual lack of a partner to physically share responsibility and economic loads, make their position more onerous. At certain times in the farming cycle, women headed household (WHH) are without any income" (Kuntala Lahiri Dutt, 2014).

Gender Based Violence (GBV) Including for Dowry: High rate of domestic violence has already been found by Bangladesh Bureau of Statistics (BBS). Sexual harassment and abuse in public places and at work place are also being reported in recent days. Many cases of killing girls after rape have also been reported. This has consequences on women's physical and mental health including on self-confidence. It has effects on children's wellbeing, women's/girls' sense of security, mobility and on family expenditure. A large share of domestic violence is related to dowry demand, though it is illegal as per the Muslim Personal Laws and the civil laws. The Bangladesh Demographic and Health Survey (BDHS, 2014) found that 28.3 percent women agreed that wife beating is justified in any of the following five situations: if she goes out without telling him; if she neglects the children; if she argues with him; and if she burns the food or she refuses to have sexual intercourse. This was also confirmed by some respondents during the field visit. The beneficiaries of some social protection programmes paid high dowry for their daughters and their daughters were also tortured or abandoned for not fulfilling the demand for dowry.

Drudgery in Household Chores: The expectation from women to perform household work means time and energy to ensure household food security and human development. Lack of basic services, low access to technology and energy, time spent on collecting water, fuel and fodder also make it difficult for women to engage in productive work. Unpaid care work, often performed by women, is generally not recognized as valuable. BBS's pilot national time use survey, 2012 found that men spend four times more time than women in productive work for market (5.8 hrs and 1.5 hrs respectively). Men spend far less time on care work compared to women (1.5 hrs versus 5.6 hrs), even when women are employed. The amount of time spent in care work by men (1.5 hours), whether employed or not, is the same, while for employed women the time declines from 5.6 hours as not employed to 3.5 hours as employed.

Son Preference: Son preference is still strong, as a son is considered the future of a family and the source of support for parents. The inheritance laws influence favouring male children. This also has influence on allocation of family resources for health, educational and professional attainment of boys compared to girls. Child marriage and girls' low opportunities for development are at times results of son preference. Investing in boys is taken as investment for future.

Legal Rights and Social Practice: The major reason behind women's low status and the existing social norms is interwoven within the provisions of the personal laws. Women's unequal rights in marriage, divorce and guardianship enforce the social norm of women being excluded from decision making. The discriminatory provisions in inheritance in Muslim or Hindu Communities is a critical one that affects women's resource base. Even social norms override the legal provisions and women often are deprived of their legal share of parental properties due to the social practice of brothers not giving their due share. Women also often do not or cannot claim their share due to the social practice and lack of resources and ability to claim through legal litigation. All these have major impact on the level of confidence, resource base, status and decision making ability of women. Male family members often own most of the land and make the agricultural decisions.

The formal institutions like judiciary, law enforcement, and public sector are also influenced by social norms and practices despite existing good policies or laws. Therefore, implementation of laws and policies remains ineffective. Consequently, women are subjected to discrimination in the public places as well, even though the Constitution provides equal rights in the public spheres.

2.2 WOMEN'S SITUATION IN HUMAN DEVELOPMENT AND WORKFORCE PARTICIPATION RELEVANT TO SOCIAL PROTECTION

Sylvia Chant (2008) suggested that poverty should be understood not only as income poverty but as a massive restriction of choices and options. Steps taken in this consideration may mean an improvement of women's life circumstances. She mentioned that household income, though it is an important determinant of welfare, may bear no relation to women's welfare because women themselves may not necessarily be able to access the income. For many women, the capacity to command and allocate resources may be considerably more important than the actual resource base in their households. The capacity to command the resource base is dependent on women's education, skills, orientation, employment, income, voice and such factors.

Education: Women's low educational and skills attainment particularly in higher and technical education is often a result of the general expectation from women being homemakers and taking care of family members. Many children still are out of school, and will have little opportunity to grow with ability for decent work in adult life. At the primary level, girls account for about half (44.6 percent) of the out-of-school population (MICS 2012-13). Girls' share decreased to 33.7 percent, however, at the secondary school level. There are higher proportions out-of-school children in rural areas (28 percent) compared to urban areas (23 percent). At the secondary school level 21.1 percent of children were out of school and for girls the percentage was 33.7. Proportions of out-of-school girls of secondary school age in urban area is higher (38.3 percent) than in rural areas (32.6 percent). Girls only form one third of all students in technical education, excepting in medicine where about 50 percent are girls. The low educational and skills attainments of women/girls and the social norms of seclusion prevent them from taking advantage of the social protection programmes and labour market opportunities.

Health and Nutrition: Despite progress in health indicators, affordable health care has not been ensured to all citizens. Child pregnancy is a major challenge as about 33 percent below the age of 19 are already mothers, and another 6 percent are pregnant. Every day 21 women die giving birth, of whom 13 are below 18 years of age. Around two-thirds of the health expenditure is borne by the households as out-of-pocket expenditure and the insurance sector does not have an affordable health care system. Probability of a child dying between birth and the first birthday is 46 per thousand live births and before reaching the age 5 it is 58 per thousand live births. The prevalence of malnutrition among women and children is a major concern and 37.7 percent of children are born under-weight. Due to the social norms, the household food distribution is influenced, where women and girls get less share and eat after men and boys. The overall implication is that women and girls are more vulnerable to malnutrition and diseases and the families spend less for their health care. Maternity care, child nutrition of child and pregnant women and health support become crucial for most of the low-income families.

Disability: About 9 percent of the population have some form of disability and among women the rate is higher than that of men (HIES, 2010). Women with disability face a complex discriminatory situation and social stigma as women and as disabled. Possibilities of education, marriage and family support among disabled women is low compared to that of men. Therefore, the possibilities of labour force participation and social attainment is low among women.

Employment: The Labour Force Participation (LFP) rate was 82.5 percent for men and 36 percent for women in 2010, which showed a decline for women to 33.6 percent in 2013, i.e. for every three men in the labour force there was only one woman. The LFP for females has been growing steadily since mid-1980s, but a drop to 33.5 percent in 2013 in both rural and urban areas was visible. The reason may be the change in definition. Women when working outside home concentrate in labour-intensive, low-skill manufacturing sector and in informal sector work and, therefore, are mostly ineligible for social insurance measures. Women in the private manufacturing or service sectors including readymade garment, the largest sector employing women, have no guaranteed women's labour or reproductive rights. Women constitute the majority of the unpaid family labourers. A significant proportion of working women are in the informal sector and in domestic work. Evidence of women's retrenchment due to pregnancy or child birth is not uncommon. Women tend to find it hard to regain employment after retrenchment due to lower skill levels. Social protection of part time or contractual workers is absent.

Maternity benefits, child care and health insurance are some of the key requirement of the working women. Women often resort to their immediate families or kin to take care of the children and elderly while they are out on work. MICS found that 11.6 percent of children under age 5 were left alone or in the care of another child younger than 10 years of age for more than one hour. The female employees with informal contract and having small children are particularly in need of child care. As more women are moving to urban areas for work, they are gradually losing the support from relatives for child care. The need of child and elderly care is a phenomenon more acute for the working women in the urban areas. At the field, social protection beneficiary women and other working women voiced the concern of growing need of child care.

The Labour Act (Amended) 2013 and the Labour Rules, 2015 provide such provisions, but implementation is inadequate. Decent work with equal wage is another important concern. Inequality of wages is pronounced in the informal sector though the gap is decreasing. Enforcement of these laws and policies can provide protection of a large section of deserving working women.

3. GENDER AND NATIONAL SOCIAL SECURITY STRATEGY

3.1 GENDER ASPECTS IN NATIONAL SOCIAL SECURITY STRATEGY

The NSSS proposes life-cycle based social protection and has set the goal to *“Reform the national Social Security System (SSS) by ensuring more efficient and effective use of resources, strengthened delivery systems and progress towards a more inclusive form of Social Security that effectively tackles lifecycle risks, prioritising the poorest and most vulnerable members of society.”*

It declares to be rooted in a rights-based approach, and identifies the following priority challenges for the medium-term to be addressed over the next five years:

- i. a shift from current discretionary to a targeted universal approach;
- ii. expanding coverage of core schemes for the extreme/hard-core poor and most vulnerable people, focusing on mother and child, adolescent and youth, working age, the elderly and people with disabilities;
- iii. progressive but substantive scaling up of the ‘graduation’ programmes that offer real and direct income earning opportunities and formal and informal work to the poorest;
- iv. providing the most vulnerable women with income security and greater opportunities to engage in the labour market;
- v. initiating a social insurance system for protection against the risks of old age, disability, unemployment and maternity; expanding coverage to the residents of urban areas and to the socially excluded people;
- vi. supporting an effective disaster response system;
- vii. strengthening the delivery systems for priority transfers; and
- viii. expanding awareness of the social security programmes for the beneficiaries and motivating potential contributors.

Within the above, only items ii and iv mention women. The item ii emphasises different age groups. It focuses on women’s motherhood. Child, working age, elderly and disabled include women as well. Item iv emphasises income security and labour market opportunities for women. All the other items also have gender implications, but that has not been made explicit. They include women’s access to schemes, graduation programmes, social insurance, disaster response, awareness, maternity support and smooth delivery of services to women and girls.

The intended focus of the above is very much related to food and income security, labour market or protection from disaster or improvement of delivery system. It emphasises women’s roles as mothers, in maternity, poverty reduction and for employment. The NSSS is not explicit about the transformative elements, particularly the empowerment aspects of social protection, though many of the programmes have potential for such transformation. Some of the key features of social protection proposed with their potential to promote gender equality are discussed below.

Expanded Coverage: The Government declares to increase both coverage and the size of transfer of the social protection programmes and proposes many reforms. The increase in coverage, depending on which area and age, has potential to cover women and support them for old age security, insurance and

employment. The existing practice of targeting women and expanded coverage with focus on women's vulnerability and potential for empowerment can have transformative impacts.

Supporting Young Children: Priority has been put on supporting young children up to the age of four years, through a child benefit package built on the success of the Maternal Allowance Programme for the Lactating Mother and providing a transfer to around half of all children aged 0-4 years. The Government recognizes that though income transfer is a critical help, a wide range of other interventions to support pregnant women, young children and their mothers is needed to eradicate under-nutrition. An expansion of support through the health system, a more effective programme of health promotion has been proposed. This is a critical area to reduce the gender gap in nutrition, child death and maternal mortality, which has a long-term benefit on morbidity, labour-force participation, family expenditure and the quality of life of future generations. Focussed attention to reduce gender gap in these areas based on sex disaggregated data analysis will be useful.

Human Development: The Government intends to increase the transfer value of the stipend schemes and extend the coverage to the 50 percent poorest children in primary and secondary schools, with no distinction by gender. The education programme has high potential of empowering girls and boys and transforming the gender relations. In addition, the Government declares to continue with the human development and enterprise support provided to women as part of the Government commitment to empower poor and vulnerable women to move out of extreme poverty, which, if implemented properly, has high potential for gender equality impact. The Government's plan to provide 500,000 women and adolescent girls per year with additional capacity development and enterprise support for a period of two years has potential for women's empowerment. Complementary support of quality education with progressive curriculum is essential.

Labour Market Support: Support has also been proposed for the parents of children to access the labour market and continued vocational training and support for them. Considering the changing structure of the labour force and the increase in women entering the formal sector workforce, the NSSS proposes providing day care and other services through the private sector employers and to retain the skilled labourers. Skills development and labour market support is essential for economic growth. It is also important for taking advantage of the demographic dividend of the high proportion of young population in the country. The economic empowerment of young women can be fostered through inclusive and targeted labour market interventions.

Old Age Support: Introduction of pension and contributory private pension for additional protection in old age, which is under consideration in the NSSS, can reduce women's vulnerability and risk during widowhood and in old age. It is important for elderly women due to the increased life expectancy of women and widowhood or abandonment. The large number of women workforce in garments, public sector and other areas can benefit from introduction of insurance and pension support. These intensions are positive for women's benefit as well as promotive of women's empowerment, and for coming out of poverty, if planned using a gender lens.

Multi-Sectoral Support: The Government is aware that the inter-linkages of programmes and beneficiaries is necessary within the life cycle. The NSSS admits that "support to children comes not only through direct transfers but is complemented by other initiatives that indirectly support children, such as old age and disability benefits and schemes to help their parents more effectively engage in the labour market". It mentions, "without health financing reforms and adequacy of supply side interventions in health, education, water supply and sanitation, the cash transfers from the life cycle scheme alone will not achieve

the desired results". Support for working age families to encompass more than only social security and labour market support has been proposed. It may include ensuring effective access to financial services, especially of micro-finance. The need for a range of policies and programmes encompassing the Government's strategies for poverty reduction, education, health, nutrition and population, sanitation and water supply, inclusive finance, women and gender empowerment, social inclusion of ethnic and religious minorities, disaster management and social security has been envisaged. It is well consistent with the requirement of gender equality promotion as a multi-sectoral and multi-level effort and the principles of an inclusive society.

Consolidation of Women's Benefits: The consolidation of the Allowance for Widowed, Deserted and Destitute Women and the VGD scheme into a new Vulnerable Women's Benefit (VWB) programme is pragmatic. The Government declares to integrate a mechanism for providing all new mothers with maternity insurance within a new National Social Insurance Scheme (NSIS). These intensions are positive for women's benefit as well as promotive of women's empowerment, and their coming out of poverty. Consolidation of programmes considering the needs of various groups of women at different ages with inclusion of some empowering or graduation elements can be useful for women.

Consolidation and Cash Transfer: The intention is to consolidate and convert all workfare based food programmes into cash transfers in the long run. Maxine Molyneux (2016) found that cash transfer programmes (CTPs) have the potential to generate a variety of change processes. Cash transfer, in addition to being an essential support for consumption or human development, can support beneficiaries' increased confidence, sense of self-worth, dignity, and their assertiveness. As a result of gaining some economic security, the CTP recipients may gain more financial independence and control over their lives, if the programme designs include such features.

Emphasis on the Disabled: The net percentage of population suffering from any type of disability is about 9.07 - 8.13 percent for males and 10 percent for females. The proportion of disabled in rural areas is 9.63 percent, and in urban areas 7.49 percent. As may be expected, disabilities tend to increase with age, in general (HIES 2010). The support strategy for the disabled consists of a disability benefit for children and working age population with disabilities. People with disabilities are discriminated against due to negative attitude and lack of knowledge that these persons can be productive within their capacity and potentials. Disabled women are more vulnerable than their male counterparts and due to social norm of seclusion, women's health and nutritional needs often remain unattended. Therefore, they need different types of support. Due to physical inability for movement, they may be exploited in delivery and use of their share of social protection support. Disabled women become doubly disadvantaged – as women and as disabled. Therefore, specific attention to disabled women, not only with allowances but through health care and family orientation, can improve their social protection.

Emphasis on Urban Population: The NSSS aims at bringing more of the poor and vulnerable population living in urban areas under social security. With the increase in rural urban migration, lack of inadequate services and the concentration of poor working women in urban slums, different types of support are necessary. The existence of poor people in slums side by side with the richest people makes the living more difficult for the poor. The Bangladesh Urban Health Survey, 2013, found 50 percent of the children of urban slums to be stunted. New problems include increasing difficulty of managing the work outside home and caregiving, which is essential for the nutritional well-being of the children. Particularly child care, maternity support, elimination of child labour are some of the elements that can assist urban women for continuation of work and help their urban girls and boys grow as healthy citizen with care, nutrition, and education.

Inclusion of Vulnerable Groups: The NSSS aims to bring all vulnerable groups under the umbrella of social protection. Accordingly, expansion of the priority social security schemes for the elderly, children, vulnerable women, can support addressing different aspects of life, if designed appropriately for each group with a gender lens. Still there is a large group of population, both women and men, needing support as they are now outside any social protection programme. Therefore, expansion of both social protection and sectoral programmes is necessary.

The above section shows that the need to address women and girls at various ages has been considered by the NSSS. The issues and challenges identified are in line with reducing the gap in income poverty, employment and consumption. Emphasis also has been put in supporting urban poor making the social protection programmes more inclusive addressing needs of various groups like elderly, disabled, lactating mothers and other vulnerable groups. Women have been identified as a group with specific needs. These are no doubt good initiatives in supporting women and reducing gender gap in poverty and income. However, the intension to promote gender equality or empowerment through transformation is not explicit in the document. There is potential that the intended actions can bring benefits for women. If girls and women are considered specifically within the beneficiary groups, their practical needs will be addressed. The programmes may also support addressing their strategic interests with appropriate planning.

The educational support programmes are both practical as well as having a potential to be transformative. Some other programmes have elements of empowerment, like skills enhancement, awareness about rights, group activities, etc. However, to address the strategic interests, additional elements need to be built in, taking conscious efforts. Community mobilization, formation of social capital, awareness raising to change the social norms are some of the elements that can be built within the programmes for better gender equality results. Improvement in gender relations has to be made an explicit objective within the design of programmes, incorporating appropriate empowering elements and ensuring their delivery. Therefore, informed attention for addressing the strategic needs such as self-confidence, leadership, voice, bargaining power is essential in designing social protection programmes and in reform measures within the framework of the NSSS.

3.2 GENDER EQUALITY AS PRACTICED IN SOCIAL PROTECTION PROGRAMMES

In the government's budget of the year 2016-17, a total of 142 social protection programmes are included. In addition, there are donor supported, civil society operated as well as private sector operated social protection programmes, but the details of information on them are difficult to gather without an intensive study. The objectives of the programmes vary widely, including reducing poverty and vulnerability, building human capital, empowering women and girls, improving livelihoods and responding to economic and other shocks. Some also tend to address issues of inequality in access to income, assets, dignity and human capital. The programmes include promoting employment, diminishing people's vulnerability to risks, enhancing people's capacity to manage economic and social risks, and support in life events like sickness, maternity, disability or old age. Some programmes assist in graduation out of poverty through improved income-generating skills, financial inclusion and other opportunities. The form and elements of social protection are different, depending on programme objectives.

Even though the national strategy is called social security strategy, in the Government's budget it is still titled safety net budget. The total budget of safety nets is 2.31 percent of the total Gross Domestic

Product (GDP) in 2016-17. It is divided under the headings cash transfer, food security, micro-finance, miscellaneous funds and development programmes. The cash transfer allocation includes transfers under headings social protection, social empowerment and special purposes. Food security is given under social protection and micro credit programmes are placed under social empowerment. Miscellaneous funds are for both social empowerment and social protection. There are development sector programmes as well, which include, education, health, public work, skills development, etc.

Out of the 142 programmes in the budget of 2016-17, about 27 programmes have a primary focus on women, directly or indirectly. They include cash transfer (conditional and unconditional), food security (conditional and unconditional), micro-finance, and development programmes. The programmes support social transfer, social empowerment and special purposes. Some of the development programmes also have in-built elements of social transfer and empowerment.

Above 37 percent of the safety net budget is for the pension of the retired government employees and their families, indicating that the large share of safety net is for formal sector employees, a small proportion of the total population. The other nine large programmes in terms of budget share are: Old Age Allowance (OAA), Honorarium for Freedom Fighters, Open Market Sales (OMS), Vulnerable Group Development (VGD), Vulnerable Group Feeding (VGF), Test Relief (TR), Food for Work FFW), Employment Generation Program for the Poorest (EGPP) and Primary Education Stipend.

Out of these 10 large programmes, VGD is the lone programme targeting women. Women's share in old age allowance is 50 percent and the share is about 30 percent in public work programmes like TR and FFW. Very few women receive the Freedom Fighters' Allowance. Women and their families can also benefit from OMS and primary education stipends. A careful look into the budget of the 27 specific programmes indicates that the size of women specific programmes is relatively small excepting the VGD, though they have important elements of women empowerment supporting education and livelihoods. The Allowance for the Widows and Distressed Women and the Secondary Stipend Programmes are the two major programmes targeting women and girls, though they are not in the ten largest programmes.

The social protection cash transfer programmes exclusively targeted to women include ICVGD, Allowances for the Widows and Distressed Women, Maternity allowance programme for the poor, allowances for urban low-income lactating mothers, secondary education stipend programme and stipend for female students at the bachelor level. Some of these are based on conditions often related to human capital development, such as the stipend programmes including condition of school attendance and grades in examination. Other cash transfer programmes not specific for women but benefitting women include allowance for primary education, elderly, disabled and the pension programmes.

Public works programmes take a major share of the social protection budget. Several workfare programmes like EGPP provide seasonal or regular employment for the poor to do community work in return of social-security payments. The TR and FFW also provide employment in lean seasons and after crisis. Workfare schemes specific to women are Rural Employment and Road Maintenance Programme (RERMP), and the Strengthening Women's Ability for Productive New Opportunities (SWAPNO) project. An employment generating programme for destitute rural women, a cash-for-work programme through the Rural Maintenance Program (RMP), was implemented by CARE between 1983 and 2006. Local Government Engineering Department (LGED) gradually took up the model. Gradually the programmes incorporated rural maintenance, tree plantation and care, income diversification, savings and such components to make the projects more beneficial for the poor women for their self-employment. Generally, these programmes provide wages lower than market rate for day labourers and mostly the destitute women join the

programmes as they give steady income for a certain period. The rural road maintenance component, savings and income generation model has been incorporated in almost all the rural infrastructure development projects of LGED. They also contribute to economic growth through public asset creation. The SWAPNO project integrates additional elements with the aim of graduation from poverty through self-employment or entrepreneurship, as well as it facilitates social empowerment.

The major in-kind transfer programme for women is the VGD Programme. The SP programmes like the VGD both directly and indirectly contribute to economic growth, poverty reduction and gender equality to some extent by supporting women to raise the incomes and consumption of their families. It allows women to engage in livelihood activities and to build or protect their asset holdings from shocks through provision of training and information. A new version of the programme Investment Component of VGD (ICVGD) is being implemented in selected areas on a pilot basis. It aims to enable the beneficiary women of VGD programme with the help of a cash grant for investment and training, to earn enough for themselves and their families so that they can move out of extreme poverty and food insecurity by the end of the two-year programme cycle. The programme is adding nutrition-focused approaches, such as behaviour change communication on nutrition and providing post-harvest fortified rice. The ICVGD has potential to improve food security of poor vulnerable women and their families and it is contributing to their nutritional outcomes (Osmani et al. 2016).

Vulnerable Group Feeding and School Feeding Programmes are some of the transfer programmes introduced to address food security during crises. FFW, TR for Food and VGF are now also supporting poor men and women to get temporary employment during lean periods or to provide food support during festival seasons. Similarly, food-for-education schemes invest in human capital development.

Some programmes addressing social equity concern interventions that modify prejudicial attitudes and behaviour towards socially vulnerable groups. Some programmes challenging customary prejudice against Dalits, unequal inheritance rights, rights of tea garden workers, introducing minimum wages for low-paid workers, and awareness raising campaigns to protect trans-gender people, people living with HIV/AIDS, child marriage and against discrimination are in place. They are relatively small but addressing specific needs of vulnerable groups. They have potential to address the strategic interest of the vulnerable groups including women.

Micro-credit from the non-government organizations (NGOs) has played an important role in poverty reduction as well as addressing poverty and vulnerability of women. Micro-credit schemes have been funded by the Government, banks, Palli Karma Shahayak Foundation (PKSF) and donors. Many of the micro-credit programmes have supported beneficiaries to come out of poverty by integrating social empowerment elements. The current trend of commercialization of micro-credit programmes shows that many of the agencies have already discarded awareness raising, social empowerment or group activities and focussing mainly on credit disbursement and recovery. It is important to note that the socio-economic context has changed and the methodology of weekly group meetings for training and awareness raising may not be feasible any more in all areas. Therefore, use of digital media in an innovative manner needs to be considered. In the remote locations like chars, the old fashion community mobilization may still be applicable.

Skills development and vocational training, separate or combined with micro-finance, is implemented by around ten ministries, including Ministries of Social Welfare, Women and Children Affairs, Local Government, Rural Development and Cooperatives, Youth Affairs, supporting the poor for self-employment or wage employment. Most of these programmes target women. In addition, several NGOs are engaged in

such programmes. These programmes essentially support accessing labour market, but may or may not be empowering to participate in decision making at the family and community level. Programmes like Joyeeta, or programmes of Micro-Industries Development and Services (MIDAS), have introduced poor women with markets to sell their products. Yet, in the social context, mostly the widows or separated women take more advantage of access to market.

In general, social protection programmes have targeted women with a generalized notion of women or women headed households forming the poorest segment of the population and also admitting that women have lesser opportunities for skills acquisition, access to finance and employment. The women specific programmes, though small, include important elements like day care, allowance for urban lactating mothers, maternity allowance, skills training, allowances for the widow, deserted and destitute women, improving working condition in the readymade garments sector and such other programmes. The programmes mostly focus on income poverty and are preventive and/or protective in nature. Some are promotive, but elements of transformation addressing women's strategic interest are not visible in most of the programmes. It may be said that the potential of SP programmes could not be harvested adequately in terms of women's empowerment and reducing gender inequality.

Broad based programmes involving women in agriculture, fisheries, livestock, handicrafts, computer operation and various income generating activities are in place, providing training for skills development and creating access to the labour market. Providing skills to poor women by mobilizing them in groups for creating self-employment opportunities, provision of microfinance combined with training, involving poor women in productive and development activities like infrastructure, stipend, or in-kind asset transfer are some of the other forms of social protection in place. The sector development projects under safety net budget also include components on group formation, skills development, public work, health, education and income support for women. Some of them include elements to improve women's voice and develop their agency, such as developing capacity of the elected women members of local government or raising women's voice in water management cooperative associations.

The social protection programmes have been overwhelmingly focusing on rural areas even though the urban population is growing rapidly. Migration of women and men to urban areas is generating new requirements of services and social protection. Allowances for Urban Low- income Lactating Mothers, Urban Based Marginal Women Development, Day Care Programme for Lower and Middle Income Working Women are some of the main programmes benefiting urban women for child care, skills development and maternity support, but are limited in scale compared to the needs. The recent labour market policies have considered women as a group and include certain benefits for their protection, which are mostly applicable for women in urban areas and applied mainly for the manufacturing sector. The implementation of such policies, particularly the compliance by the private sector employers, has not been ensured.

Social insurance programmes mitigating risks associated with unemployment, ill health, disability, work-related injury and old age, have been limited and are mostly applicable to the public sector and in some cases corporate employees. Between 2001 and 2011 the share of the working age population increased for both sexes by around 4 percent. The female labour force grew from 10.3 million in 2002-03 to 18.2 million in 2013, a rise of 77 percent in 8 years, compared to the growth for males by 10 percent during these years. In 2013 more than half (51.5 percent) of the female labour force was in the 15-29 years age group, while 45.5 percent were aged 30-64 years. Between 2005 and 2010, the proportion of married female workers increased from 72 percent to 85 percent, and the proportion of unmarried workers remained static at around 7-8 percent (data on marital status is not available in LFS 2013). This indicates that the maternity,

health and child care needs of these workers has increased both in urban and rural areas as majority of the female workers are married and of child bearing age. The female LFP rate has been increasing steadily since mid -1980s, therefore, the decline in female LFP rate in 2013 needs to be further investigated and explained.

Only 3 percent women are employed in formal sector against 10.9 percent for men (LFS 2013)². This data is not consistent with the data in Household Income and Expenditure Survey (HIES, 2010). Zhang et al. (2013)³, using HIES data, wrote, “The share of female LFP in the formal sector has exceeded the share of males, and the gap has widened from 10 percentage points (28.15 percent for females and 18.15 percent for males) in 2000 to near 13 percentage points (39.16 percent for females and 26.21 percent for males) in 2010, perhaps due to the increasing demand for female workers in the manufacturing sector, especially the garment industry”. The increase of women in public services and inclusion in previously non-traditional areas like defence services, tourism, electronic media have also contributed in the rise of women’s participation in the formal sector.

According to the 2013 Labour Force Survey, 28.1 percent of all women 15 years old and above and 68.3 percent of all men are employed in the informal sector. This indicates that majority of the employed women and men are in the informal sector, therefore, formal insurance system does not cover them. Sectors where women’s presence is high, like the readymade garments and other private sector agencies, have not yet ensured women’s maternity benefits and child care support, which are critical for women’s continued participation in the labour market. Some initiatives on micro-insurance for health primarily provided by non-governmental organizations (NGOs) are in place. Most of these micro-insurance programmes for health are linked to loans and are reliant on the group dynamics of micro-credit. The low income and gender differentials in earnings can affect the capacity of women to contribute to pension schemes.

To conclude, it may be said that the existing social protection programmes are covering a huge number of women and men and providing consumption and income generation support. They are supporting promotion of gender equality against education, employment, income and health related indicators. Most of the programmes do not have the specific goal of women’s empowerment, but many programmes have had intended and unintended positive effects on women. These include enhanced knowledge and skills; increased economic activity, credit and social capital; increased or decreased marital tensions (Holmes & Jones, 2010). Overall, women’s decision-making power in the household and the community does not appear to increase as a result of social protection programmes (Holmes & Jones, 2010). It needs planned initiatives to gain such results. There are examples of informed and planned effects on women’s empowerment in some of the programmes, like SWAPNO.

Careful assessment and identification of factors that affect people’s access to resources, services and social and economic opportunities and the factors that influence exclusion/inclusion outcomes can help in design of the interventions. By helping in identifying the strengths and limitations of specific instruments it can support addressing factors outside the sectoral reach of social protection and can help in adjusting expectations and setting realistic and feasible goals (Babajanian et al). This is applicable in designing social protection interventions and policy instruments. In facilitating effective implementation of the NSSS, crosscutting policies and activities that go beyond the social sectors are crucial, together with an enabling governance environment.

² These percentages do not exactly correspond to labour force participation data of the same report, since the definition of labour force participation includes also unemployed people actively looking for a job. It provides information about the eligibility of formal sector social insurance programmes.

³ Xiaobo Zhang et al, Rising Wages in Bangladesh, IFPRI Discussion Paper 01249, IFPRI, 2013.

3.3 SOME EXPERIENCE OF GENDER AND SOCIAL PROTECTION IN THE FIELD

Two upazilas of Kurigram district and four upazilas of Satkhira district were visited to gain first-hand knowledge about the benefits and beneficiaries of different social protection programmes. The women beneficiaries included participants in SWAPNO, RERMP, VGF, OAA, Maternal Health Voucher, One House One Farm, Secondary School Stipend, Employment Generation Program for the Poorest (EGPP), Allowance for Widows and Distressed Women, Allowance for Low Income Lactating Mothers' programmes. A few male community members were consulted, including recipients of OAA, Disability Allowance and EGPP. Local leaders included Union Parishad (Council) Chair, Upazila Nirbahi Officer, UP members, both women and men, teachers and representatives of the general public.

Social Pension: Two major social pension programmes supporting the elderly women are OAA and the Allowance Programme for the Widowed and Distressed Women. The OAA targets destitute elderly from amongst extreme poor and vulnerable. Fifty percent of the beneficiaries are women. The Allowance Programme for the Widows and Distressed Women also mainly targets elderly widows. These are important support for elderly and widows/deserted women as they are generally less able to undertake economic activities. They are also less able to undertake household and care work; rather they need care support from their children and family. Widows/deserted women of the poor households generally lack productive assets and their access to labour market is also low because of low education and social norms. These social pension programmes have limitations. The amounts of allowances are low and by no means adequate to cover the expenses of elderly or disabled persons. The beneficiaries have to rely on family support or other means even to work to cover the expenses. It was found that most of the beneficiaries spent the money to support household needs. Women mostly hand over their receipt to their sons or other male members as those family members support their daily food and other needs. Some beneficiaries supported school stationaries or tuition for their grandchildren. Improvement in the consumption and health care was also reported. Yet health care was highlighted as a prime need among older people and the amount is too meagre to cover it. On the other hand, the allowance has a value of self-worth and status. Even though the amount is

Health care support is important

Ensuring access to low cost health care system together with the old age allowance and disability allowance can better support the beneficiaries including reduction of their health care expenses and the need of care.

the recipients feel confident of having some cash in their own hand. It has brought a new meaning of self-worth to the beneficiary women that it not only is contributing to fulfil their own needs, but they now can contribute cash to the family, and the family values them as contributors, not only as dependents. This is consistent with the findings by Paul-Majumder and Begum (2008) (cited in ADB). The allowance has made the women more

desirable members at the household and their children are willing to take care or reside with them. It supports looking after the older family members/parents by the family members /children. This programme provide protection and some degree of self-worth but incorporation of promotive or transformative elements is difficult. For elderly, persons low cost health care is a dire need and access to quality health care at a low cost is an important contributory factor for them.

VGD: In general, the VGD is focusing on poor female heads of households or even poor women as an option to direct resources, in this case 30 kg rice per month to them for 24 months with the intension of nutrition of nutrition supplement and the well-being of the targeted families as a whole. The beneficiaries are of working age (20-45 years old), having no male earning member in the family. The programme includes provision of skills training for income generating activities (IGA) and micro-level savings through NGOs with the intension to support women in engaging in IGAs and use of their savings as capital. The programme has

nutritional value and can be promotive, if the training could be designed and used meaningfully. However, the field situation was different in the two districts. In Kurigram (Chilmari) beneficiaries reported that they had not received any training and they were not able to tell the name of the NGO operating the saving activity. The beneficiaries of Satkhira reported receiving training on poultry/livestock rearing, sanitation, tree plantation, etc. However, when asked they were not able to talk about the vaccination need of animals. The two situations call for strong monitoring of the programme delivery and the benefits. The amount of savings, 40 Taka a month for 24 months, can accumulate only 960 Taka at the end of two years, which is too small for investment for income generation. The programme has promotive

Suggestion on VGD from the Field

Incorporate compulsory individual savings – may be delivery off 25 Kg rice and savings equal to 5 Kg rice to be disbursed at the end of the term. Include 100-200 Taka savings and monthly rotational interest free credit for the women (Group of 24) for income generating activities. This will allow women to start some IGA during the term of VGD and earn income and asset. Women to initiate their IGA earlier and have a larger amount as capital at the end to invest in the already practiced IGA. It will require stronger monitoring and will have a large group of women become self-reliant not needing further SP support. Incorporation of some additional conditions will also benefit them. The conditions may be sending children to school, vaccination, marriage of daughters without dowry, no child marriage, etc.

element of training (VGD programme, not ICVGD) and some savings. With effective implementation of training, some modification in the programme design and strong monitoring, it can provide meaningful support for graduation from extreme poverty. Due to the mobility and training, some degree of empowerment can happen. However, transformative elements like training, confidence building, larger savings, social capital building support are necessary for empowerment.

Road Maintenance: Beneficiaries of three different road maintenance programmes were consulted in Kurigram. One was SWAPNO. Two other road maintenance programmes under LGED were operating in the same union. One was Rural Employment and Road Maintenance Programme 2 (RERMP 2) and the beneficiaries were not aware of the name of the other programme. The aim of the RERMP of LGED is to graduate 59,180 vulnerable women headed households from ultra-poor families through year-round maintenance of 90,960 km of rural access roads to markets and service centres. The duration of employment of these three programmes were different; five years and four years as per the beneficiaries for the LGED's programmes and 24 months for SWAPNO. Beneficiaries of the two LGED projects were working in the same village while visited. One group received IGA training and another group did not receive any. Both groups had compulsory savings in the bank from their wages.

These women were from the lowest economic strata as earthwork is not generally attractive to women, if they had other means. It was evident that the two groups of women and beneficiaries of SWAPNO were receiving same wages in cash and having individual savings, but the opportunity to training was different. SWAPNO had an in-built continuing learning opportunity. IGA training was extended to only one group of LGED. The other group was not having similar support. The possibilities of the women of this group being able to invest their capital gained after the end of the work term was limited compared to the beneficiaries of RERMP 2 and SWAPNO. The gain in life skills and quality of living may be different for these

women. The awareness level was also low among this group as they could not even tell the name of the programme or duration of their employment accurately. There is a risk of unproductive use of the savings, for dowry or such purposes, or losing the business investment, if women are not trained on selection and management of IGAs. The maintenance programmes transfer cash to the women, which supports consumption and asset creation. They also gain recognition in the family as income earners. These types of employment programmes have greater possibilities of graduation as well as potential for women's empowerment, if inputs are planned properly. These programmes can also be instrumental in building social capital like networks and community support.

The SWAPNO project has a slightly different model that has a lot to offer to these public work programmes for women's empowerment. In addition to the wage employment and savings, the practice of

"No one considered us as human beings before joining SWAPNO. Now even the shop keepers do not hesitate to sell good to us on credit"- Beneficiary of SWAPNO.

Rotational Savings and Credit Association (ROSCA) of SWAPNO has been appreciated by both the beneficiaries and the local government representatives as an effective instrument for self-reliance and empowerment. They proposed to integrate this model in other social programmes. A clear distinction between the SWAPNO

and other programme beneficiaries (VGD, RERMP, One house One farm) was visible in terms of confidence, knowledge about available services, self-respect, etc.

Secondary School Stipend: Stipend programme is one example of a social protection intervention that can contribute to longer-term poverty reduction. The free education is providing immediate cost reduction and the stipend is supporting the family by contributing for expenses though the amount is small. It is providing an immediate result by encouraging poor households to send their girls to school. This programme is serving both protective and promotive social protection objectives. It is also serving a transformative purpose by encouraging girls to learn, developing girls' capacity to join the labour market and reducing the possibilities of child marriage. The gain from education though is long-term and benefits are not visible immediately. It is also consistent with the basic right of education. The programme in the past provided stipend to all girls at the secondary level, but now it is supporting 60 percent of the poor girls at the secondary level. Still, the total purpose of the programme could not be achieved. It was found

that several girls after completing the grade ten could not sit for the Secondary School Certificate (SSC) Examination mainly because of the families' inability to bear the expenses for examination fees. On the other hand, some girls were not qualified for sitting in the final exam.

The findings are consistent with the typical international experience of conditional cash transfer (CCT) for education. CCTs positively affect enrolment, attendance and reduces dropout. The impact is larger in magnitude for secondary than for primary schooling (Saavedra and Garcia, 2012). Evidence is lacking that students receiving cash transfers perform better in school results, since continuation in school may not be driven by students' motivation. Poor education quality is also an issue; CCTs improve demand, but

Time to think for adolescent girls

The girls who cannot appear in the school final examination, cannot pursue higher education after school final, or are not engaged in skills development are in need of different kinds of social protection support. They cannot be married off before the age of 18 and they are not eligible for micro-finance and other SP programmes. This situation creates uncertainty among guardians and the girls themselves are also not sure about their future. They may fall victim of violence and trafficking and others can allure them to different traps including through mobile phones and such medium.

parallel improvement of supply is required. If the schools provide quality instruction, it is clear that the transfers would improve students' learning outcome (Reimers, 2006). Further study is needed to find out whether this was applicable only for girls or not. A few girls who had completed SSC were not admitted to colleges due to reasons like not having college in the area, insecurity or parent's inability to afford their higher education. It was found that given the legal restriction on child marriage, cases of girls marrying were common. The adolescent girls reported several marriages of their classmates. The guardians marry their girls off without informing in the area and without registration. The classmates are also not informed by the girls. A practice of affidavit of age and holding marriage at magistrate court was commonly mentioned. Discussion with adolescents, male and female groups of different programmes confirmed their knowledge about legal age at marriage. Yet the male groups were in favour of reducing the age at marriage on the ground that they may not get a good groom when girls are grown up, the girls may elope with local boys, if they are not married early or they may fall victim of sexual harassment.

Employment Generation Program for the Poorest (EGPP): EGPP is a programme to provide employment opportunity for the poor in public works during lean seasons. One third of the beneficiaries of EGPP are to be

Suggestions for EGPP

The employment days can be increased to 150 days and the wage to be fixed at 250 Taka. A compulsory savings of 50 Taka a day will give 7500 Taka for investment. An introduction of ROSCA model can further support alternative IGAs. - Suggestion by UP Chairman in Satkhira.

women who are poor, destitute, widow and having no other means of work. Initially it started with a 100-day employment programme but currently it provides 80 days of employment in two slots a year, 40 days each. This has proven to be useful in providing protection against hunger when employment opportunity is low in the rural areas. It generally does

not have any long-term empowering impact. Encouraged by the empowering effect and possibilities of graduation of the beneficiaries of SWAPNO, the local government representatives of Satkhira felt that EGPP can be converted into a promotive programme, to bring the poor out of poverty with some modifications in design and delivery. Though it may not cover the large number of population it is currently covering, this will have higher potential to bring the beneficiaries out of poverty, which will bring better result in providing social protection.

One House One Farm: Women beneficiaries of One House One Farm were not from among the landless. Two thirds of the beneficiaries are women. The project mobilizes savings, provides training and credit for income generating activities. The respondents were from different groups, who generally do not take part in public work activities and many of them follow seclusion practices. They reported that in the first six months the project workers recorded a government contribution of 200 Taka against a saving of 200 Taka per month, but after six months the staff told them that they were not sure about the government contribution and therefore only their own savings are being recorded. Later it was learned from the project office that the government contribution was already shown against all beneficiaries. The programme has provision for training, but of the 6 women present in the discussion only one received training; on cow rearing. Credit at a lower interest rate than the micro-finance organizations (8 percent) was disbursed. Each group consists of 60 members and is given capital of Taka 3 lakh by the Government for credit operation. One woman told that even though there was credit facility for income generation at low interest, she was not willing to take loan as she did not know how to invest in which business and was not confident of the ability to repay the loan. These women generally are less confident and do not usually go outside home and depend on male members of the family. They need extensive support with training for IGAs to be able to take advantage of the project support. Even though the project is to provide training and organize monthly meetings, this was not apparently happening effectively. Graduation from poverty is possible with extensive training, follow-up and monitoring at the field level.

Allowance for the Lactating Mothers: A mother is given allowance for two years and twice in life. The Amount is low and the beneficiaries mentioned that the amount was given for their nutritional support. Since it is an important contribution for women and the future generation it needs additional support. Beneficiaries reported that no training or other activities were associated with the allowances excepting

Combining nutrition education and preventive healthcare can bring better health outcome for women and children.

advice for taking good food. Since the allowance is mainly for nutrition subsidy, the benefit will be better if it is combined with orientation on low cost basic nutrition and food habit for women and children. The programme provides consumption support but does not show potential for empowerment or getting out of poverty.

Vulnerable Group Feeding: This programme is mainly for providing consumption support during disaster and crisis. As one of the in-kind transfer programmes, it only provides 10 kg rice during the two religious festivals. Women beneficiaries can support their families with some staple food. This type of food assistance programmes needs a lot of additional inputs even to become fully protective or preventive.

Need of Child Care

I have to leave my three children at home, the eldest one is 10 years old. I am always scared that any one of them may fall in a pond, catch fire or face accident on the road- SWAPNO beneficiary in Ulipur, Kurigram.

Issues of Women Labourers: Interaction with workers of a rice mill, shrimp processing, construction and domestic work revealed that wage of the working women was about two thirds of that for men. In the rice mills in Chilmari women receive 4 kilos of *khud* (broken rice) and 40 Taka as wage for working from 5 in the afternoon until morning, that is completion of the processing of a fixed

amount of paddy. If due to electricity failure or other reasons the processing takes longer time, the wage remains same. The domestic workers in some areas of Chilmari work in exchange of food only without any cash during the period when the rice mill work is not available. These women consider the rice mills as a source of steady income for about six months even though the income is very low. The question of minimum wage was not even remotely heard by these women. The working women with small children take their children to the mills and keep them in the open or in the dust, which makes the children vulnerable to illness. The dust and heat/cold can affect children in acquiring respiratory diseases. With the gradual break of joint families or female members joining the workforce, the child care support is diminishing. These women are now realizing the need of child care support. The situation also makes one think of the need for establishing minimum wage, low cost health care and other support for these women.

The local people including UP leaders admitted that the SP programmes supported women's economic development and security. They enabled the women to send children to school, they became more familiar in the locality, became more self-dependent, their awareness increased and they can communicate more, their leadership capacity developed, they are socially more acceptable and some have stopped begging. Now they have better participation in family decision making, their living standard and food security improved, they can have better health care, clothing, etc. They also admitted that women were deprived of the opportunity to contribute in the society. Training of women and creation of new job opportunities, increase in wages, encouragement for savings, education and monitoring programme outcome were also suggested.

The local leaders also mentioned women facing negative attitudes, discouragement from family, existence of child marriage, violence against women, etc. Some women beneficiaries of public work programmes mentioned that they were initially being looked down upon by some people for doing physical

work outside home. Now the situation has changed. But in some cases, dowry demand for their daughters has increased.

Conclusion: From the interaction in the field it was clear that both women and men found the social protection programmes supporting them. The elements included support for consumption, food security and income. Promotive elements were present in some programmes, but the right based and transformative elements were rare. Many of the recipients of social transfer like VGF or ration card (30 Kg rice at the rate of Taka 10) who were of working age wanted work. To them wage or transfer in exchange of work was much more acceptable than charity. Beneficiaries of different programmes sought training and support for knowledge, skills and information. The beneficiaries of the SWAPNO project received the highest number of training days and were intensively supervised. Therefore, their level of confidence was higher. Training/knowledge/information was found to be the most desirable support for the beneficiaries as well as the local people including local government leaders. Though awareness on child marriage was high, practice of child marriage was prevalent. Adolescent girls require support for developing self-esteem, career guidance and skills. Attention is required for supporting girls who are not in school, job or not in skills development training.

It was found that the beneficiaries of EGPP, VGF, OAA, SWAPNO were outside of any microfinance programmes as they were among the poorest. NGO operated microfinance programmes are not present in many of the char areas. Geographical variation also had prominent effect on social situation in the two locations. Women of Kurigram were less informed of microfinance agencies and had lower wage compared to women of Satkhira. The widows and abandoned women were more mobile and visible in markets and public places compared to the married women and girls. If clientele with banks is considered a sign of empowerment, most of the beneficiaries of workfare programmes have bank accounts, which they opened as per the requirement of the programmes. This has reduced the financial exploitation of women by the family members and others.

3.4 PROGRAMME ELEMENTS AND GENDER INFORMED SOCIAL PROTECTION: FINDINGS

The social protection programmes no doubt are providing useful consumption, income, crisis management and human development support. A careful assessment of the programmes based on the elements identified in Chapter 1 reveals the following.

Women's and girls' access to resources through stipend, allowances, food and food subsidy has been increased through the current social protection programmes. This has enabled the families to have better nutrition, health care and well-being. Microfinance, skills development and asset transfer programmes have enabled women to increase their economic assets at the personal or at the family levels. These include mostly livestock, better housing, etc. Skills development, access to finance and educational support have also enabled women to access the labour market. This is also helping in breaking the social norm of women being dependents. Nutrition, health care, maternity support, educational support are also supporting human capital development. These are mainly addressing women's practical needs and reducing their income poverty. The coverage is still low compared to the number of people needing support. Some of the beneficiaries have been able to take advantage more than the others and progressed towards empowerment at various degrees.

It is important to note that other sectoral programmes are also playing a critical role on changing social norms and in social protection. Complementary sectoral programmes like campaign against child marriage, violence against women and girls, education, water and sanitation, nutrition are some of the supporting initiatives. Similarly, there are a number of facilitating legal and policy measures and actions like urban day care centres; provisions in labour laws related to maternity support, child care, workplace safety and environment and participation in labour associations; domestic workers' protection policy, High Court directives against sexual harassment at workplaces and educational institutions, law against eve teasing, etc. These legal and policy provisions mostly recognize women's agency and support raising their voice. However, practical implementation and compliance monitoring is weak.

While considering the strategic elements like control over income, leadership, bargaining power, self-esteem, some of the programmes include profit calculation, business support or introduction to market. Effectiveness and coverage of such elements are difficult to assess in absence of a thorough study of operation of such programmes. Leadership development through group mechanism and community awareness raising has been included in some programmes as well. There is little evidence of elements in developing voice against discriminatory norms, promoting positive image of women, developing social capital and enhancing bargaining power. Development of social capital is addressed by programmes like SWAPNO, but not by all programmes. Mainly due to weak implementation and monitoring, the results of such elements are short of the expected ones. In short, there is still a long way to go for social protection programmes to be transformative and empowering for women.

3.5 GOOD SOCIAL PROTECTION PRACTICES TO LEVERAGE WOMEN'S EMPOWERMENT

A common assumption is that simply by targeting women, programmes are automatically addressing gender inequality. Although this is an important first step, the role that gender dynamics play in social protection is more complex. The gender dynamics of a community, even at the household level, shape the types of risks that women and girls face, which risks are tackled and how, the political, community and public buy-in and the effectiveness of implementation. Social protection programmes around the world have encompassed various elements that can have empowering and transformative potentials and results. Some of the initiatives (social transfer, legal and other) that have empowering effects are presented below.

Secondary School Stipend: The secondary education stipend programme initiated initially for girls has been considered as one of the key drivers of increased women's education level in Bangladesh. Mahmud (2003) found that the programme created a positive attitude among community leaders and the general population towards female secondary education. It was considered as an achievement in a patriarchal society that values women's seclusion and in an economy where private returns to secondary education have not been very high. The positive attitude to girls' secondary education may have been positively influenced by other changes in the economy. Policy and programmatic interventions have impacted on expansion in employment opportunities for women with some schooling in export oriented industries in urban areas (especially readymade garments) and increased opportunity for self-employment due to having greater access to micro-credit in rural areas. Scholarship programmes targeting girls seem to succeed in raising age at marriage and increasing school attendance. Providing girls one extra year of education beyond the average boosts their eventual wages by 10–20 percent; for boys, the returns are 5–15 percent. Economic returns to education investments, in the form of eventual wages, vary by level of schooling (Levine et al. 2008). Education has both practical and strategic value and transformative potential. Improved literacy in general supports accessing knowledge and can influence behaviour change. The stipend project alone is not enough to improve girls' and women's quality of life and opportunities. Ensuring quality education that better prepares them to be participants in social, political and economic life through supply side intervention can improve the status of girls as a group, as a result of the programme, for sustainability and better results.

Strengthening Women's Ability for Productive New Opportunities (SWAPNO): SWAPNO is a rural employment generation project, which supports income and empowerment of women. The model works with an aim for graduation and self-reliance and includes various services. The elements include public works employment, compulsory and voluntary saving habits, life skills training, lesson learned and best practices, social empowerment, linkage with service delivery institutions, business management and financial literacy training, livelihood skills development, graduation from poverty. It has similar components of wage employment, compulsory savings and IGA training. The Rotational Savings and Credit Association (ROSCA) is a supervised voluntary savings activity that provides credit to the beneficiaries free of interest on a rotational basis for income generation early in the project. With support from the staff on IGA selection and training, this enables the beneficiaries to start their own IGA early, gain experience and income and also learn business. Compulsory savings of 50 Taka per day in the bank from the daily wage helps accumulating capital that can be utilized after the end of the 18-month employment tenure. Sanitation, water, child marriage and other social issues are also discussed during meetings and training. Daily sharing lessons among the SWAPNO members is an innovative way of learning. The beneficiaries have been introduced to the local officials of the service providing agencies, which has made it easy for them to access services when required and has enabled them to build social capital. A comprehensive approach of encompassing income, awareness and

social capital building has greater potential for graduation of beneficiaries of poverty and sustainability of benefits. They also include direct social transfer programmes and some sectoral interventions.

Challenging the Frontiers of Poverty Reduction (CFPR)/ Targeting the Ultra-poor, BRAC: It offers a 'graduation' model, one that provides achievable objectives of graduation out of extreme poverty. The programme defined graduation on the basis of several indicators and identified someone as a graduate if she met a majority of the indicators. Women beneficiaries are selected using a two-pronged method, spatial poverty maps developed by the World Food Programme (WFP) and a community wealth ranking. The graduation model envisions that a beneficiary will receive a cash or an in-kind stipend for several months or for the entire duration of the programme. Enterprise selection and training and compulsory savings are part of the programme (Hashemi and Umaira, 2011). The programme addresses both economic and social risks through asset transfers and income generation training. It aims at increasing women's social capital through the support of Village Poverty Reduction Committees formed by the programme. It also incorporates training and awareness on prevention of violence against women, dowry and early marriage. The CFPR programme addresses women's practical needs in managing the household and increased women's access to and investment in productive assets through transfers and training. The income of the beneficiaries has increased, resulting in increased consumption, investment in education and improved healthcare. Important benefits like increasing women's self-esteem, dignity and self-confidence have been evident. They perceive improvement in their position and status within the household and the community (Holmes et al. 2010). Though Holmes found limited evidence of the programme effectively translating into women's empowerment at the household or community level, it has elements of addressing both practical and strategic needs (self-esteem, dignity, awareness, participation in community forums).

Investment Component of VGD (ICVGD): ICVGD is aimed at increasing the earning potential and social empowerment of 21,000 most disadvantaged rural women Vulnerable Group Development (VGD) programme recipients in the targeted project area. WFP is offering technical assistance and capacity strengthening support for ICVGD. In addition to the aim of positive changes in the quality of life of the VGD programme beneficiaries through rice and training support, the ICVGD provides cash grant of Taka fifteen thousand for each woman. The project provides business skills development training and supports beneficiaries to choose their IGA or a set of IGAs. ICVGD provides specific technical training to implement these IGAs. Women receive income generating activities and life skills training after they have received their cash grant (WFP). In collaboration with Bank Asia, issuance of smart card has been initiated to the ICVGD beneficiaries. The first set of cards was distributed in September 2016 that contain the ICVGD supported amount of fifteen thousand. The cash grant combined with training and banking support is a good initiative that can be transformative. It has empowering elements like training, access to resources and awareness for women. Yet, the success depends on intensive care and supervision of the IGA and inclusion of regular awareness raising and social capital building activities.

Bolsa Familia, Brazil: In 2003 the innovative Bolsa Família (BF) Programme was launched in Brazil for scaling up and coordinating scattered existing initiatives to attain the zero hunger initiative. It included a cash grant for poor families in return for keeping their children in school and utilisation of health care services. BF has been instrumental in halving the extreme poverty in Brazil – from 9.7 to 4.3 percent of the population. Income inequality also fell markedly by a 15 percent decrease. "BF reaches nearly 14 million households – 50 million people or around 1/4 of the population – and is widely seen as a global success story, a reference point for social policy around the world" (World Bank, 2013). This programme has proved to be an effective CCT programme that helped promote the dignity and autonomy of the poor, particularly for women, who

account for over 90 percent of the beneficiaries. Besides the poverty impact, the goal of BF is to break the transmission of poverty from parents to children by increasing the opportunities for the new generation for better education and health outcomes. BF has increased school attendance and grade progression. The chances of a 15-year-old girl being in school increased by 21 percent. Children and families are better prepared to study and seize opportunities with more prenatal care visits, immunization coverage and reduced child mortality. Labour income has increased during this period, which is another critical aspect in the reduction of poverty and inequality in Brazil. Other social programmes and services were also behind the successes. Efficient administration and good targeting has enabled BF to achieve its success at a very low cost (around 0.6 percent of GDP), and build ambitious programmes to include those not yet reached (World Bank). The targeting at the household level with focus on education and health has supported reducing the gender gap in these areas. However, quality of education and health services are essential complementary elements. The empowerment potentials need to be harnessed in a planned manner.

Campaign in Dominican Republic: The Dominican Republic planned a campaign involving changes in employment norms to promote equal working hours for men and women, licenses for maternity leave for both men and women, protection of salary in the informal sector and options for child care. The programme was planned as three campaigns over 2006–15. The Dominican Republic also planned two sensitization campaigns to sensitize politicians, employers and workers to the necessity of formalizing domestic work as an effort to provide increased legal protection to domestic workers, a large percentage of whom are adolescent girls (Levine et. al 2008). The campaign is largely for mass awareness raising on equality in the workplace, legal protection and maternity support. These campaign programmes particularly targeted protection of domestic workers and equality of working hours. Though they are addressing practical needs, they are very much supporting the strategic interests of women and girls.

Supporting Urban Poor Women, Bangladesh: Urban Governance and Infrastructure Improvement Project (UGIIP) in its three phases supported women to take part and benefit from Pourashava (municipal services) through the implementation of Urban Governance Improvement Action Plan (UGIAP). Each participating municipality established a Town Level Coordination Committee (TLCC) and Ward Level Coordination Committees (WLCCs) involving 40 percent women. Each municipality *formed a Gender Committee (GC)*, chaired by a woman councillor, who is responsible for design and implementation of a Gender Action Plan (GAP) prepared with a demand driven process tailored to the need of the municipality as the main strategic instrument for supporting women. Slum dwellers formed Slum Improvement Committees (SIC) led by women, who prepared and implemented plans for development and upgrading of the slums including contracting, constructing and maintaining slum development infrastructure. Infrastructure services includes tube wells, toilets, waste bins, footpaths, drains and street lights. Through slum improvement activities, the quality of living of women slum dwellers was explicitly improved as they received financial benefits and improved infrastructure. They were supported with a range of skills development training and financial support, or provision of material goods. This resulted in greater income generation opportunities for women to have more ownership over their own lives. The Municipalities also supported activities on preventing child marriage and eve teasing. The project combines a comprehensive approach of developing public asset, income generation support and participation in decision making for women implemented by local government authorities.

Organizing Street Vendors, Cambodia: Women street vendors face a number of problems including unsafe working environments, harassment from officials, and arbitrary charges by market owners and governments. These latter charges can reduce already low incomes. Urban Sector Group (USG), a non-government organization in Cambodia, helps women street vendors to organize and improve their income

Earning working conditions and negotiation skills. USG organized around 160 women street vendors in Phnom Penh as members of vending communities. By providing training, capacity building in advocacy and negotiation and business management skills, USG has enabled women street vendors to increase their incomes and bargain with market and public authorities against harassment, extortion and a range of other issues. USG has also promoted the establishment of savings schemes among the members of the vending communities, for lending to members so that they do not need to use private lenders who charge high interest rates when they need resources for social emergencies or for business expansion. Many street vendors earn more income than before. They have more business and communication skills and contact market chiefs and market security guard chiefs directly in the event of harassment (ILO, 2006). This is an example of supporting urban informal sector women who are now able to bargain and negotiate for their rights. It has not only served practical needs but addressed strategic interests also.

Minimum Wage Law for Domestic Workers of South Africa: Minimum wages were set for South Africa's one million domestic workers in 2002. The regulation is a major step in raising domestic workers' pay and reforming their relationships with their employers. The real wages, average monthly earnings and total earnings of all employed domestic workers rose since the regulations came into effect, while hours of work per week decreased. Average real hourly wages of domestic workers rose by almost 20 percent and for women it was 22 percent. The percentage of workers estimated to be earning less than the applicable hourly minimum fell from 75 percent to 63 percent. These wage increases have been accompanied by a 5 percent reduction in average hours worked per week for women; for men the decrease was roughly 2 percent. The combined effect of the changes in wages and hours was that the average real monthly earnings of employed domestic workers increased by about 15 percent (9 percent for men, and 16 percent for women). The non-wage outcomes include increase in written contract with employers and unemployment insurance fund (UIF) contributions, although the rate of compliance with these two provisions was less than 30 percent. The number of cases brought before the Commission for Conciliation, Mediation and Arbitration (CCMA) increased by roughly 50 percent since the regulations went into effect. An adverse effect was that employment of full and part-time workers also fell, which for women was by 10 or 12 percent. Strikingly, male employment rose by 14 or 15 percent. For women, the employment losses offset some of the wage gains, but the estimated net increase in total earnings was 3.5 to 5 percent. Despite substantial apparent non-compliance with both the wage and non-wage provisions, average hourly wages, average monthly earnings and the total monthly earnings of employed domestic workers rose. The provision of written contracts and, to a lesser extent, the provision of paid leave and even pensions increased, which are not mandated (Hertz, 2005). Establishing minimum wage for domestic workers is an important strategic interest that was supported by the Law.

Insurance for Low Income Women, India: The Self-Employed Women's Association's (SEWA) integrated insurance scheme, or VIMO SEWA, has three components – life insurance, asset insurance and health insurance. It has over 102,000 members. SEWA found that most of the default in SEWA's savings scheme was due to the members' high health costs and ill health. The health insurance helps cover the cost of seeking necessary medical attention and also helps to avoid further loss of income. The reduction in cost of treatment is an important incentive for workers to seek medical attention when needed, rather than compounding health problems. SEWA developed a maternity benefit scheme in 1992 within VIMO SEWA (Dayal, 2001), as SEWA members work right until their labour pains start and return to work soon after delivery, endangering their own and their children's health and lives. The maternity benefits include a grant at the time of child birth and some antenatal and nutritional care. Still there is concern that some of the poorest members cannot afford even the low premiums charged. There is also concern that while the health insurance provides access to hospitalization, in some cases the standard of care provided is inadequate. Low

cost, quality and trusted health care at the community level helps to ensure that health services are affordable and accessible to low earning working women (Lund, 2009). Insurance is an essential complementary support to enable women and their families to remain healthy, continue productive activities and get protection from shocks.

Generating Decent Work, Brazil: Between 2001 and 2009, 17 million new jobs were created in Brazil, of which more than 10 million were those where employees hold social security cards (Carteira de Trabalho). It shows that the right government action can yield impressive results, even against a backdrop of increasing flexibility and vulnerability of employment in the global economy. Women's labour force participation rate rose from 54 to 58 percent and the proportion accessing jobs with social security cards increased from 30 to 35 per cent between 2001 and 2009. Brazil's achievements in creating decent jobs are the result of a package of economic and social policies. Macro-economic policy aimed at inclusive growth has contributed to job creation. Investment in labour inspection and the simplification of registration costs and tax administration for small and medium-sized firms have promoted the formalization of jobs and enterprises (UN Women, 2016).

Review of Workplace Health, Safety and Compensation System (WHSCS), Canada: An Independent Review Panel established in May 2007 was seeking public input in an "open-ended and comprehensive examination" to determine whether the New Brunswick Workplace Health, Safety and Compensation System (WHSCS) was functioning appropriately. The panel included labour representative and employer representatives. The Committee was asked to address two questions, which included adequacy of the workplace health, safety and compensation system and the coverage within the New Brunswick economic and social context. Areas of evaluation included governance, scope of coverage, benefits and assessment rates, education and prevention efforts and the appeal system. The Advisory Council on the Status of Women presented its views and recommendations to the Independent Review Panel on the Workplace Health, Safety and Compensation system, focusing on matters of concern to women, including the need for gender based analysis to guide policy and programme decisions, inclusion of psychological harassment or workplace bullying in occupational health and safety protection, and issues related to the scope and cost of workers' compensation coverage (New Brunswick Advisory Council on the Status of Women, 2007). This is an effective complementary action to ensure social protection of working women.

3.6 AGENCIES/INSTITUTIONS TO TACKLE DISCRIMINATORY SOCIAL NORMS AND BEHAVIOURS IN PROMOTING SOCIAL PROTECTION

Social norms are developed and nurtured through social institutions and social relations. They shape the norms, values, roles and relations including gender norms, and gender roles in a given society. It is important to strengthen a shared understanding of the key issues and factors that relate to women's empowerment and their importance for the family and community.

The Asia-Pacific Forum on Preventing Violence Against Women and Girls on Social Norm Change identified evidence on what works for social norm change in relation to addressing the norms, practices and structures of gender inequality and gender based violence. The identified preventive measures included i. effective community mobilization; ii. prioritizing education and youth; iii. strategically engaging men and boys in prevention; and iv. utilizing policy and legal reform to address structural inequality. These are also relevant for breaking norms related to gender roles and relations and ensuring social protection and empowerment of

women and for promoting gender equality. The various institutions and agencies that play important roles in enforcing or transforming social norms are discussed below.

Household or Family: Family is an institution which mainly shapes human attitudes and practices from childhood, including those related to gender. The role of the family in supporting girls or boys in their development with education, health, nutrition, skills or labour-force participation is critical. The role of family in gender composition of labour supply from household to public and private sector shows that majority of the workforce or leaders are men. The low social development and economic indicators for women has substantial influence from the family. Therefore, the positive change of attitude of family members towards promoting gender equality is critical to support more women becoming confident, self-reliant and in participating in the labour-force or in politics. The extent of need for social protection support for women, girls, boys or elderly can be influenced by the role and ability of the family in developing its members as human capital, their participation in the labour force and their capability.

The utilization of social protection allocation is also determined by which member of the family receives the support. If income is transferred through a male member, it eases the pressure of women in managing household budget and creates opportunity for women to participate in productive activities within or outside the household. In this case the role of a woman in productive work or her access to information, her mobility may or may not be encouraged. Social protection support given to women directly is expected to improve economic decision-making of women, particularly within the household. Therefore, it is important that the attitude and behaviour towards women and girls are transformed to support equal relationship and developing human capital. The social protection programmes may build in such elements for positive mobilization of families in promoting gender equality.

Yoong et al (2012), in a review of evidence of impact on family wellbeing depending on whether economic resources are given to men or women, found that targeting transfers to women can improve children's wellbeing, but that increasing female control of transfers does not guarantee positive outcomes. Wellbeing outcomes included impacts such as women's empowerment and decision making in the household and/or community. The study report concludes that "it cannot be assumed that *any* transfer to a woman will lead to better outcomes for family wellbeing than the same transfer to a man". Outcomes depend on the type of programme. Conditional cash transfers to women was found to lead to greater improvements in family wellbeing than transfers to men, but there are more ambiguous outcomes in case of pensions and transfers focusing on income generation.

Media: The media (including print and electronic) reaches out to almost the entire nation. Its outreach can create an impact on the large audience. In recent years, a change in the news and programme contents has been observed. Issues like health, education, child care, violence prevention, women's work and such topics are discussed in newspapers and electronic media. Portrayal of women's positive image is promoted by some programmes. The projection of subordinate position of women has also been observed. The media can play an important role in the development of women and poor groups; portrayal of women's productive/leadership roles; and prevention of projecting women's subordinate position. The recent changes in the landscape of media can be utilized for the promotion of equality, empowerment, in flagging issues of human rights, development, disaster response and other matters related to social protection and gender equality. It can generate dialogue and consensus as well as develop public opinion and attitude in favour of girls' schooling, women's productive role, need for child care, against violence, need of good work environment, child marriage and on other such issues. The media at large has been instrumental in supporting the movement for women advancement as well as expanding sanitation, oral saline and schooling

in Bangladesh. However, media also contributes to the reinforcement of norms of women as mothers and carers. For example, television dramas continue to foster gender stereotypes and family disputes. The media can become a powerful means to challenge and change gender norms and stereotypes, for opening new possibilities for women, creating public support, developing new image of women in different roles. It can have a role in showing the changes in women's roles and gender relations and women's increased role in employment, leadership and as decision-makers.

Financial Institutions: Access to financial resources for engaging in economic activities cannot only empower the poor economically but also socially recognize them as an economic force. The poor people cannot access financial services due to lack of awareness, living in remote locations, low income/assets, high transaction cost and social exclusion. The supply side barriers include distance from the branch, timings, documentation requirements, etc. Access to financial resources can economically and socially empower women, allowing them to carry out livelihood activities, better integrate into the economy and actively contribute to development. It also helps them realizing their self-worth and coming out of poverty. The measures taken to facilitate women's access to micro-credit have shown an increase in women's mobility, their ability to make household decisions, support human development, ownership of productive assets and their legal and political awareness. Microfinance schemes have shown significant individual and household level outcomes such as family welfare, nutrition and girls' education. An inclusive financial system to include the extreme poor and vulnerable women with appropriate products, that not only provide credit but combine inputs like training, business management, can provide social protection and reduce the need of external support. The product design needs to be enabling for the excluded groups. Women then can invest in livelihood activities from household based activities to micro or small enterprises. Changing the social norms about the role of women has been positively influenced by the support of microfinance institutions, mostly non-government organizations. Strengthened effort for financial inclusion can bring about faster changes in the social norms of women being home makers. It can also improve women's self-confidence, negotiation skills and status as a contributing member of the community and family.

Service Agencies: Different service agencies can support breaking social norms by extending their services. Transportation can facilitate mobility and economic empowerment for both men and women. The need of women's mobility has increased due to more women going for education, entering the workforce and also being responsible for accessing services for themselves and their families. Removing barriers to women's smooth and safe mobility can break the norm of women's dependence on men for accessing appropriate services (like health and education), employment and markets. Affordable and convenient transportation can facilitate women's increased access to work places, reduce travel time, provide security and reduce the cases of sexual harassment during travel. There are differences in the transportation needs of women in urban and rural areas. Well planned secured public transportation, clean sanitation at public places, well maintained roads, traffic safety are some of the areas that can facilitate women taking productive roles and availing services outside home. Facilitating mobility of disabled women, pregnant women, elderly women is important for accessing services, as well as for breaking some of the social norms. Similarly, development agencies on local government engineering, health, public health, education or agriculture extension have taken many initiatives to facilitate women's employment in construction, in enterprises, agriculture and such others. Planned initiatives with a gender lens can have stronger effect on changing social norms related to the role of women and men and generating positive notion of men in favour of equal participation in development. Strengthening the role of sectoral agencies (health, security, education, justice), in integrating training, allocating budgets, developing positive policies and measures aiming at gender equality and implementing them as a co-ordinated multi-sectoral response to the need of social protection can bring good results. The agencies can also support building social capital for the excluded groups and women.

Educational Institutions: Education is a key measure that can influence women's and girls' empowerment as well as changing social norms and behaviour. Education leads to gaining increased knowledge, awareness, confidence and thus promotes empowerment and develops women's agency. Education gives women and girls and all vulnerable groups the capacity to access the labour market, to act affecting their own lives, family and community. Women's labour force participation rate, the quality of their economic engagement and career progression depend on their skills, level and type of education and the opportunity of continuous learning. Education eventually empowers women and girls and enables them to make key decisions. As discussed earlier, additional years of schooling affect women's economic participation positively. Education can make women and girls more confident and increase their self-esteem and can have positive effects on education, health and wellbeing of their own children and family and on their coming out of poverty. Stipend programmes targeting girls have seemed to succeed in raising age at marriage and increasing school attendance.

The social norms push girls to pursue humanities over science or commerce, limiting their options for technical education. Curriculum is a powerful means to develop a positive image towards girls and women and to promote egalitarian relationship between women and men from childhood. Curriculum and opportunities in technical education for girls can also be instrumental in enforcing the social norms of girls, if mainly focusing on stereotype trades like sewing or nursing. Conscious efforts for diversification of technical education for girls can also facilitate breaking the social norms.

Local Government: Local government institutions are responsible for ensuring vital registration, law and order at the local level, identification of beneficiaries for the implementation of social protection programmes, women's development, citizen participation, certification and so on. Local government institutions can play a powerful role in changing the social norms. They can engage in awareness raising, involve women in civil activities like budget preparation and development planning, protect women and vulnerable groups from abuse and harassment, and prevent practice of harmful norms like child marriage, polygamy and dowry. The local government institutions are working against child marriage and gender based violence and they can be a strong force against other harmful social norms in rural and urban areas.

The Taichung City Government Act of Gender Equality in Employment.

In November, 2012, the Taichung City Government issued the act which is an example of a local government developing its own act of gender equality in employment. It has general provisions to protect gender equality in right-to-work and implement the constitutional mandate of eliminating gender discriminations. The Act has provisions for prohibition of gender discrimination against applicants or employees or providing education, training, welfare matters, wages, retirement, severance, in marriage, pregnancy or other related activities. It provides for prevention and correction of sexual harassment, complaint procedures and disciplinary measures. The Act provides for menstruation leave, maternity leave, paternity leave, feeding time, social insurance, child-care facilities. <http://eng.taichung.gov.tw/ct.aspx?xItem=12222&ctNode=852&mp=1> visited 31 May 2016

Civil Society Organizations: Civil society organizations (CSO) have been playing important roles in development. They are supporting implementing the policies of the government and providing health, education, awareness, microfinance, skills and other services for the poor. They are also included in various consultation mechanisms. The role of CSOs in raising awareness in community on development issues, supporting women's and girls' engagement in development, popularizing oral saline, orienting community on women's rights, supporting victims of domestic violence and trafficking are noteworthy. CSOs are also involved in implementing social protection services, savings generation, skills training, microfinance, etc. CSOs have been instrumental in supporting local communities in disaster response and in supporting women in participating in politics. A strong role of CSOs in bringing about positive changes on women's empowerment

and breaking harmful social norms will facilitate faster change in attitude and practice towards women and men. Civil society organizations also can act for monitoring, as well as advocacy for addressing grievances related to delivery of social protection support.

Policies and Laws: Conducive policies and legal provisions can also facilitate changing social norms. Reform of policy, measures and tools that create opportunities for economic empowerment, human development and development of agency of the vulnerable groups and women can support positive change in social norms. They also can transform gender relations. The law against child marriage, policies on labour rights, minimum wage, maternity leave, birth registration, domestic workers' protection, quota provision in public sector employment, women's quota in public work based social protection programmes are examples of conducive policies and laws that influence changing social norms. They can include affirmative measures and actions within rights-based approaches. Researchers contend that to transform

Gender relations and women's empowerment, first there must be a change in how women and men perceive themselves in terms of their material security, well-being, capacity to influence household and community decisions. Some of the structural constraints can be addressed through legal and policy reform that facilitate transformation from welfare to empowerment.

Working with the above institutions, relevant agencies and sectors, as well as addressing the need of policy and legal provisions, all are important for addressing social norms.

Example of Conducive Policy in Changing Social Norm: National Skills Development Policy 2011

Section 14.5- Women: "... The participation of women in skills development programs t will be increased by:

- a. Offering a broader range of traditional & non-traditional skills training programs that could improve the employability of women; ...
- c. Conducting social marketing and awareness raising for women on the benefits of skills development;
- d. Increase enrollment rates for females across all skills development programs;
- e. Providing a gender friendly environment for female students;
- f. Providing separate wash rooms for male & female students;
- g. Employing female instructors where possible;
- h. Implementing a workplace harassment prevention policy in public institutions;
- i. Ensuring all instructors and managers undergo gender awareness, workplace harassment prevention and equal employment opportunities (EEO) training;

Source: Extract from National Skills Development Policy 2011, http://www.ilo.org/wcmsp5/groups/public/@asia/@ro-bangkok/@ilo-dhaka/documents/publication/wcms_113958.pdf

4. ADDRESSING NORMS AND STRATEGIC INTERESTS THROUGH GENDER RESPONSIVE SOCIAL PROTECTION

Women are not only affected by the same social and economic risks differently, but also can face different types of risks and vulnerabilities. Constraint or disadvantage in human development at the household or community level puts one in disadvantaged position in the labour market or in the public domain. Gender cuts across all aspects of life, all sectors and the identities of different excluded groups, where women face additional disadvantages due to gender based discrimination and deprivation. But gender alone does not lead to social marginalisation. It is the subordination of women and girls based on gender norms, women's low educational and economic accomplishment, weak bargaining capacity, economic and other group-based inequalities, discriminatory legal provisions that works to deepen the nature of disadvantage faced by different groups of women and girls. While designing social protection programmes the risks and vulnerabilities from households to public domain needs to be addressed. Social norms that limit women's equal benefits from development services, and labour market need addressing. Mitigation of risks and ensuring social protection requires context specific policies and interventions in multiple areas including household, community and individual level.

Addressing strategic gender interests is also important to achieve the full potential from the implementation of NSSS. The interests include recognition of women as equal participants and contributors in development, women's increased share in the labour market, control over resources and income, sharing or reduction of care responsibility, increasing mobility, reducing women's time poverty, women's enhanced role in decision making in public and private spheres, improved voice and agency of women, positive image of women/girls, positive attitudes on women's and girls' rights, equal legal provisions, freedom from violence, women's enhanced bargaining power and support for women's rights among men and boys. These can only be facilitated through social protection programmes, if the objectives of the programmes and elements of interventions are integrated with appropriate and planned delivery mechanism.

It is important that social protection programmes facilitate reform of policy, measures and tools that create opportunities for economic empowerment, human development and development of agency of the vulnerable, in this case for all strata of women. It can include affirmative policies and actions within rights-based approaches. Transformative social protection can be more affordable in the long run than transfer programmes by ensuring behaviour change and human capacity development elements. Social protection, in addition to offering social transfers, should address vulnerability and develop capacity to cope with and be protected from shocks. Resource transfer should not be the only means, but ensuring access to services, change in behaviour, creating collective voice, sensitisation and awareness-raising against discrimination, community mobilization, provision of policy support can also be part of implementation of the NSSS.

Timely Consideration of Life Cycle Based Needs: The life cycle includes the period from before birth through to old age. The focus of social protection should be on access to age, sex and vulnerability specific services and overcoming constraints to access and benefit from social protection programmes. The programmes should consider the gender based needs at different ages. The needs of childhood, like nutrition, immunization, health care, prevention of child labour, protection from abuse, are not the same as needs at reproductive age or in old age. Similarly, preparation for the working age also starts at childhood and demands education, skills and employment opportunity. Ensuring old age security, supporting protection from inter-generational transmission of poverty to the next generation, access to community resources are

also important factors. If the support and protection required at each age is not ensured, the need for charity and transfer based support will be high. If nutrition of mother and child is not ensured, healthcare needs and expenses will be higher at later life. Similarly, if access to quality education and skills is not ensured, the return from labour market and economic growth potential are bound to be low, with high propensity to poverty. The lifecycle approach of NSSS is appropriate, but still the coverage of social protection and access to services are much less than needed. Still a large number of children are out of school, level of skills is low compared to other developing nations, nutrition level of women and children is low, accessibility to affordable health care for the poor is less, and unemployment is high. Therefore, ensuring the requirements at each stage of the life cycle for all with focus on gender based needs, for the best gain from social protection, is essential; also for the safeguarding/protection from future vulnerability and risks. These efforts should also include attention to ways of changing harmful practices and norms.

Cash Transfers: Though conditional cash transfer (CCT) programmes have proven to be successful, the design of such transfers should include elements that promote long lasting behaviour change and a plan for phasing out. Short term transfers may be necessary, but socially sustainable and transformative social protection should have long-term changes in behaviour across communities. Some approaches, such as community based approach in sanitation and stipend for school enrolment, have been successful. Emphasis should be on motivational and behaviour change and empowerment elements. Short term benefits should be a step towards long-term result. For the moment FFW and such programmes focus largely on short-term needs. These are not enough to attain sustainable changes in behaviour and self-reliance across communities in the long run. Therefore, some of these programmes need to be complemented by other sectoral programmes. The CCTs for education have limitations. Reimers et al. found CCT (UNESCO, 2006) not to be an impressive educational instrument in terms of students' learning. In targeting beneficiaries on the basis of poverty rather than educational need, CCTs are educationally inefficient. They transfer incentives to families who would have enrolled their children in school anyway and such children would have had regular attendance. The incentives are insufficient to motivate some families to enrol their children in school and they do not reach families who might enrol their children in school if given the incentive. Some estimates suggest that as much as half of the total cost of CCT programmes is inefficiently spent in terms of education results (Janvry et al., 2003). Therefore, CCTs like the stipend programmes can achieve better results if complemented by quality education and facilitating changes in women's mobility and work. Similarly, FFWs can also be combined with sanitation, financial inclusion and so on. With inclusion of behaviour change elements with attention on addressing social/gender norms, long lasting gains may be made towards promoting gender equality.

Human Development: Asadullah (2005) noted that the returns to primary, secondary and higher education for males respectively are: 3.4 percent, 3.2 percent and 12.7 percent and for females the respective figures are much higher: 8.9, 9.6 and 12.4 percent. This is consistent with findings of other studies that females enjoy higher average returns to schooling. Shafiq (2007) studied direct costs of education for boys, foregone child labour earnings, and option value. He found, "The estimated returns are 13.5 percent for primary education, 7.8 percent for junior-secondary education, 12.9 percent for higher-secondary education, and 9.7 percent for higher education; the resulting option value from primary education is 5.3 percent". The social returns to education as found by other studies include late marriage, fertility choice, health, nutrition and sanitation practices, etc. The Education Watch by CAMPE 2016 found that at least 6-7 years of schooling was necessary for initial level literacy (defined by reading, writing, numeracy and application) and at least 10 years of schooling for advanced level literacy. All the above indicates that there is both economic and non-economic rationale for poor or non-poor households to invest in girls' (and boys') education beyond primary school level for better return and for positive social protection. In line with this, The Dominican Republic

(Levine et al. 2008) planned a programme to train teachers to assist girls in secondary school in selecting a career. Education is a single input that can facilitate access to labour market, leadership development, changing social norms and practice, empowerment and decision making. Therefore, education for all in its true sense needs to be ensured.

Health and nutrition programmes with expansion of coverage for all excluded children and adults, as well as inclusion of issues on reproductive rights, elimination of stigma against people with leprosy and HIV/AIDS, hygienic menstruation and delivery practice, safe sex, pregnancy care, etc. can be supported through the social protection programmes. They should be complemented by the sectoral programmes and supply side intervention, which can reduce the need of social protection services.

Campaigns and Awareness: The success of total sanitation, oral saline, child schooling, etc. shows that the power of awareness campaign in changing behaviour is enormous. Therefore, campaigns on prevention of child marriage, sharing household care work, women's leadership, etc. will support changing gender norms. Some such initiatives are already in place. Civil society organizations can be partners in community sensitization and social marketing programmes in reshaping family and community expectations. In some cases, civil society must press national and local governments to adopt more appropriate policies and priorities. At the same time, civil society organizations can watch the benefits of incentives for families (for example, conditional cash transfers and community-level incentives that promote broad participation) to ensure girls' rights to good health, delayed marriage, decent work and such other issues.

Labour Market Interventions: Workfare programmes can be instrumental in addressing strategic interests in developing group dynamics, voicing needs, participation in public affairs, etc. Integration of savings, investment, awareness raising, skills and business support, linkages in public work programmes, etc. can contribute in addressing women's strategic interests and social norms. Establishing minimum wage has proven to raise the status of labourers and improve work environment in other countries. This is an area that also may have adverse effects on employment. Therefore, establishing minimum wage needs to be considered carefully without jeopardizing the market and with least possible job loss. Supporting child care, maternity care, prevention of workplace sexual harassment, participation in trade unions/ bargaining agents are areas that not only support the practical needs but address strategic interests and recognize women's agency.

Social Capital Development: Introduction and access to extension services and financial services and service agencies (agriculture, fisheries, livestock, health, finance, local government) support building women's social capital that can also help addressing collective interests. Independent access to finances and services remain as constraint for women, who typically have less mobility and access to credit and other financial services. Social protection programmes have initiated women opening independent bank accounts and women receive the payments directly. This has enabled women's increased access to their own income. It is important to help establishing linkages for women's access to productive inputs, credit and markets. Effective group mobilization, networking and linkages have proved to be facilitating mutual support. This gives women the chance of going beyond meeting basic survival needs and giving them access to community services as necessary.

The above can all support addressing women's strategic interest only if the specific strategic interests are planned to be addressed with adequate programme inputs and elements with effective implementation and monitoring. The programmes often aim at change in women's conditions and are focussed on women's economic participation and food security. The assessment of the pre and post programme situation related to

women's position and the transformative effect of social protection programmes is virtually lacking. Many social protection programmes have potentials in the built-in elements, but mechanism and indicators of monitoring are not in place. Very few programmes address women's position and facilitate empowerment of women through programme elements. Investment in monitoring is key to ensure results. Therefore, it is essential to build in result indicators for both practical needs and strategic interests in the programme monitoring framework and track them. Therefore, investment in human resources and systems is also important. This will contribute towards achieving economic growth consistent with that of a MIC as well as in achieving the SDGs.

5. WAY FORWARD AND RECOMMENDATIONS

Given that the social protection programmes target women and recognize their vulnerabilities, it is important to ensure that the programmes result in transforming gender relations. Most of the programmes have not been designed to address gender inequality, gender based discrimination and power relationships within household and community, but some programmes expect women's empowerment results and reduction of gender inequality. Some programmes with their elements have contributed towards reduction in gender inequality and some others may aggravate women's time poverty and discrimination as women are to provide unpaid productive or care services of the family and have less authority of making decisions. Despite targeting women, the existence of all gender based discrimination calls for a thorough examination of the limitations of the programme designs on a case by case basis.

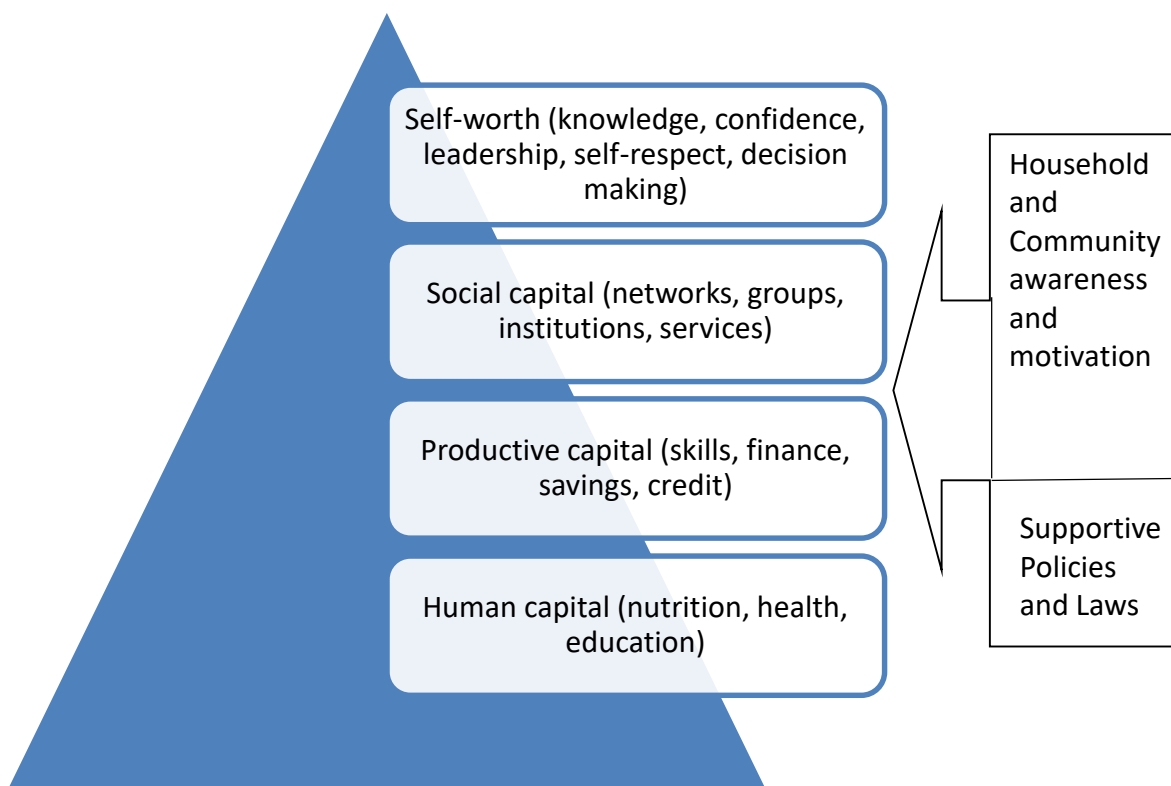
There is a need to look into the social protection policies and programme designs and operation through a gender lens and put in place instruments/strategies to explicitly address origins of the discrimination and facilitate women's empowerment as an outcome of social protection programmes. The aim of the NSSS in developing "*social safety nets as story of resilience and transformation*" requires addressing gender based risks and needs both at the public and private domains, as well as addressing strategic interests. As per Taylor and Francis (2016) "The issue is not about empowering women as mothers, but recognising and guaranteeing their rights as a human being and a woman, so that they can take control of their own lives. When women's demands are not adequately taken into account, policies and programmes tend to overburden them with even more responsibilities, increasing the gender imbalance." The social protection programmes should take this into consideration.

The NSSS admits that low average benefit size of safety net programmes, the leakage of allocated funds and coverage of a significant percentage of non-poor households result in consequent suboptimal impact on poverty reduction from the amount of money spent on social protection. In addition to addressing these issues, transformative social protection should have elements of both promotive and transformative social protection. They may include developing:

1. Human capital (nutrition, health, education);
2. Productive capital (skills, savings, credit, asset);
3. Social capital (networks, groups, institutions, services);
4. Self-worth (knowledge, confidence, leadership, self-respect decision making)

These should be backed by household and community awareness and motivation at one level and policy and legal support ensuring their implementation at the other.

It is important to understand that gender equality and social protection both need multi-dimensional initiatives and cannot be achieved easily by only targeting women for economic gain. It is essential that the requirements of various groups are assessed with a gender lens and that gender aspects are integrated from beginning to end, at every stage and at every level of social protection programmes and being complemented by sectoral and macro policies and interventions. Orientation and support of men are also essential elements. The following diagram presents the relationship between and among different elements of social protection support.



The following recommendations are made based on the findings from field visit, review of programmes and review of literature. The recommendations are at two levels: general for transformative social protection and specific for programmes:

SI No.	Recommendation	Activities	Responsibility
Transformative social protection			
1	Address gender aspects in social protection action plans	<ul style="list-style-type: none"> Ensure that all ministries and clusters address gender issues within the programmes, incorporate monitoring indicators and empowering elements, allocate adequate resources. 	Cabinet Division, Ministry of Finance and all ministries
2	Complementary sectoral interventions	<ul style="list-style-type: none"> Ensure synergies with other macro and sectoral interventions (in application and results), including policy, measures and laws. 	Sectoral Ministries/agencies
3	Include empowerment as an objective	<ul style="list-style-type: none"> Empowerment with appropriate indicators should be an explicit objective of social protection programmes, particularly in relevant programmes like workfare, human development and CCT, incorporating components to facilitate that. 	Ministries/Departments
4	Invest in a strong training design	<ul style="list-style-type: none"> Incorporate capacity building considering both practical and strategic gender needs and literacy, and emphasise leadership, nutrition, self-respect, entrepreneurship/livelihoods, social support and risk mitigation. 	Sectoral Ministries/agencies and partners in the field

5	Ensure social protection for out-of-school adolescent girls	<ul style="list-style-type: none"> Launch programmes to cover adolescent girls who are out of school, not in for education, employment or skills acquisition. This may include skills, education loan and a community awareness programme about their worth. 	Needs policy as well. Sectoral Ministries/ agencies and partners
6	Develop strategy to support informal sector	<ul style="list-style-type: none"> Specific programmes for informal sector workers including exploring possibilities of minimum wage for different sectors. This should be based on extensive research and consultation so that imposing a minimum wage does not cause substantial retrenchment or curtail benefits. 	Planning Commission Ministry of Finance
7	Build in maternity/child care in urban areas	<ul style="list-style-type: none"> Ensure implementation of labour laws related to child care, maternity benefits, protection from workplace harassment and developing bargaining capacity. Combine corporate social responsibility with protection of labourers, if required with government subsidy. 	Sectoral Ministries/ agencies and partners in the field
8	Apply a strong set of gender focussed indicators	<ul style="list-style-type: none"> Develop and apply a set of indicators for incorporating both practical and strategic gender needs including transformation or empowerment, in the social protection programmes as well as in gender budget criteria. Identify indicators for the programmes depending on their objectives beyond provision of inputs, with focus on process and results, for transfer, workfare, promotional and other programmes. Ensure that programme design, approval and review processes apply the indicators and enforce them. 	Planning Commission Relevant Ministries, agencies and IMED
9	Increase investment in monitoring	<ul style="list-style-type: none"> Ensure that monitoring is strengthened using a set of criteria for practical and strategic gender needs and apply them as appropriate in programme monitoring and reporting. 	Planning Commission Ministry of Finance, Sectoral Ministries
Specific programme related recommendations			
1	Focus on nutrition	<ul style="list-style-type: none"> Build nutrition education and practices as component in all training and maternity and child support programmes. 	Sectoral Ministries/ agencies and partners
2	Form social capital	<ul style="list-style-type: none"> Introduce and link beneficiaries with service providing agencies, support inter-agency linkages for access to services. Form peer group of beneficiaries to facilitate learning and create social capital through meetings and mutual support 	Sectoral Ministries/ agencies and partners in the field
3	Build in self and community awareness	<ul style="list-style-type: none"> Include role of men and community awareness component using media and other forums and programmes. Provide a forum for community members to address questions and concerns about women's empowerment. Utilize opportunities to address social norms and practices. 	Sectoral Ministries/ agencies
4	Cash transfer for start-up or access to livelihood activities and empowerment	<ul style="list-style-type: none"> Ensure grant sufficient for initial start-up as per current local market prices; allow for some flexibility in the budget. Investigate micro-credit and other start-up/ financial options in the project areas, which can provide support once the household has lifted itself out of extreme poverty. Build in empowering conditions in workfare programmes and programmes like VGD (sending children to school, no child marriage, family planning, etc.), complemented by supply side interventions to facilitate transformation. 	Cabinet Division Sectoral Ministries/ agencies

Sl No.	Recommendation	Activities	Responsibility
		<ul style="list-style-type: none"> • Build in empowering conditions in workfare programmes and programmes like VGD (sending children to school, no child marriage, family planning, etc.), complemented by supply side interventions to facilitate transformation. 	
5	Plan graduation in advance where applicable	<ul style="list-style-type: none"> • Focus on planned graduation out of poverty and transformation instead of only coverage and incorporate promotive measures from the outset. • Plan and determine graduation criteria, design empowering elements, provide inputs and monitor progress indicators. 	Sectoral Ministries/ agencies
6	Ensure access to finance and capital	<ul style="list-style-type: none"> • Programmes, especially like VGD and workfare programmes, should ensure savings and capital generation and develop linkages with financial institutions. Micro-credit may not be accessible for the ultra-poor. Therefore, consider resource transfer as a start. 	Sectoral Ministries/ agencies
7	Specific support for disability	<ul style="list-style-type: none"> • Disabled women should be supported based on their individual age. • Increase in disability allowance should be complemented by health and disability care facilities; mobility support and education for children and youth; skill enhancement and labour market support for working age, designed with gender focus. 	Sectoral Ministries/ agencies
8	Strategies for the vulnerable women	<ul style="list-style-type: none"> • Use the definition ‘female heads of household’ with care, allowing other categories of vulnerable women in by broadening the selection criteria to prevent that the most vulnerable women are excluded. • Identify needs and provide additional support for women who are disabled, chronically ill, live in remote locations, belong to cultural minorities or live in other vulnerability. 	Sectoral Ministries/ agencies
9	Support stipends and school feeding	<ul style="list-style-type: none"> • Enhance the amount of transfer, complemented by provision of quality teaching. 	Sectoral Ministries/ agencies and partners
10	Emphasis on elderly care and allowance	<ul style="list-style-type: none"> • Increased amount, combined with availability of and access to health and care support. 	Sectoral Ministries/ agencies

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Gender Diagnostics of Social Protection Issues

Summary Recommendations of a study by Ferdousi Sultana Begum

Social Security Policy Support (SSPS) Programme



Aims of the Gender Diagnostics Study

- ▶ Identify discriminatory social norms and behaviours and structural barriers that impede women's access to and benefits from social protection programmes
- ▶ Explore how the social norms and behaviours can be transformed through gender-responsive social protection policies and interventions
- ▶ Identify good social protection practices that can leverage women's empowerment
- ▶ Identify government and non-government agencies, including community groups, that can tackle discriminatory social norms and behaviours through social protection
- ▶ Identify strategic gender interests relevant for the NSSS



Social Protection is highly interactive

- ▶ Social transfers, workfare, labour market initiatives
- ▶ Macro-economic policies and measures: economic growth, employment opportunities, poverty reduction, education, health, etc.
- ▶ Social norms and community attitudes, values, practices



An intersection of disadvantages

- ▶ Women and men are not only affected by the same social and economic risks differently, but women also face different types of risks and vulnerabilities
- ▶ Women face additional disadvantages due to gender based discrimination and deprivation
- ▶ Gender alone does not lead to social marginalisation
- ▶ It is the subordination of women and girls based on gender norms, women's low educational and economic accomplishment, weak bargaining capacity, discriminatory legal provisions, economic and other group-based inequalities that together work to deepen the nature of disadvantage faced by women and girls



Norms and practices impeding women

- ▶ Gender roles and division of labour
- ▶ Seclusion and lack of mobility
- ▶ Child marriage and child pregnancy
- ▶ Gender based violence, including for dowry
- ▶ Emergence of female headed households
- ▶ Drudgery of unpaid household work
- ▶ Preference for sons
- ▶ Widowhood, old age and living alone
- ▶ Unequal legal rights and harmful social practices

Gender Equality in Social Protection Programmes

- ▶ About 27 social protection programmes in the budget of 2016-17 have primary focus on women, directly or indirectly
- ▶ Of the 10 largest programmes, VGD is the lone programme specifically targeting women; the others are relatively small
- ▶ Programmes target women with a generalized notion of women forming the poorest segment of the population and also admitting that they have less opportunities
- ▶ Existing programmes cover a large number of women, providing consumption and income generation support; they buttress promotion of gender equality in education, employment, income and health
- ▶ Most programmes do not have the specific goal of women's empowerment, but many have had intended and unintended positive effects on women

Gender Responsive Social Protection

- ▶ The need to address women and girls at various ages has been considered in the National Social Security Strategy; women have been identified as a group with specific needs
- ▶ However, the intension to promote gender equality or empowerment through transformation is not explicit
- ▶ To address gender strategic interests, additional elements need to be built in, incorporating appropriate empowering components in programmes and ensuring their delivery
- ▶ There is a need to explicitly address the origins of gender discrimination and facilitate women's empowerment as an outcome of social protection programmes

Gender Responsive Social Protection (continued)

- ▶ **Timely consideration of lifecycle based needs:** ensure the requirements at each stage of the lifecycle, with focus on gender based needs
- ▶ **Cash transfers:** complemented by services of other sectors; include elements promoting long lasting behaviour change
- ▶ **Human development:** expanded coverage of health and nutrition programmes; girls' education beyond primary level
- ▶ **Campaigns and awareness:** prevention of child marriage, men sharing household work, women's leadership, etc.
- ▶ **Labour market interventions:** support child care, maternity care, prevention of workplace sexual harassment
- ▶ **Social capital development:** women's networking; establish linkages for women's access to community services, productive inputs and markets

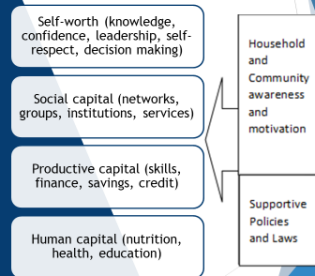
Agencies/institutions that can tackle gender discrimination social norms

- ▶ **Household/family:** positive change of attitude of family members
- ▶ **Service agencies:** breaking barriers, women accessing services
- ▶ **Local Government:** protecting women from abuse and violence, preventing harmful practices
- ▶ **Civil Society Organizations:** raising awareness, breaking harmful social norms, supporting implementation of government policies
- ▶ **Educational institutions:** increasing skills and confidence of girls and women
- ▶ **Financial institutions:** ensure women's access to financial services
- ▶ **Media:** supporting the movement for women's advancement
- ▶ **Policies and Laws:** affirmative measures with rights-based approaches; legal and policy reforms addressing constraints



Transformative social protection needs both promotive and transformative elements

Social protection aiming at gender equality needs multi-dimensional initiatives and cannot be achieved by only pursuing economic gains for women



Way Forward and Recommendations

Recommendations	Activities
Address gender aspects in social protection action plans	✓ Ensure that all ministries and clusters address gender issues within the programmes, incorporate monitoring indicators and empowering elements, allocate adequate resources
Complementary sectoral interventions	✓ Ensure synergies with other macro and sectoral interventions (in application and results), including policy, measures and laws
Include empowerment as an objective	✓ Empowerment with appropriate indicators should be an explicit objective of social protection programmes, particularly workfare, human development and CCT, incorporating components to facilitate that



Way Forward and Recommendations (continued)

Recommendations	Activities
Invest in a strong training design	✓ Incorporate capacity building considering both practical and strategic gender needs and literacy, and emphasise leadership, nutrition, self-respect, entrepreneurship/livelihoods, social support and risk mitigation
Ensure social protection for out-of-school adolescent girls	✓ Launch programmes to cover adolescent girls who are out of school, not in for education, employment or skills acquisition. This may include skills, education loan and community awareness programmes about their worth
Develop strategy to support informal sector	✓ Specific programmes for informal sector workers, including exploring possibilities of minimum wage for different sectors



Way Forward and Recommendations (continued)

Recommendations	Activities
Build in maternity/child care in urban areas	<ul style="list-style-type: none"> ✓ Ensure implementation of labour laws related to child care, maternity benefits, protection from workplace harassment ✓ Combine corporate social responsibility with protection of labourers, if required with government subsidy
Apply a strong set of gender focussed indicators; Increase investment in monitoring	<ul style="list-style-type: none"> ✓ Develop and apply a set of indicators for both practical and strategic gender needs including transformation or empowerment, identifying indicators depending on programme objectives ✓ Ensure that programme design, approval and review apply the indicators and enforce them ✓ Ensure that monitoring is strengthened, using a set of criteria for practical and strategic needs



Way Forward and Recommendations (continued)

Recommendations	Activities
Focus on nutrition	<ul style="list-style-type: none"> ✓ Build nutrition education and practices as a component in all training and maternity and child support programmes
Form social capital	<ul style="list-style-type: none"> ✓ Introduce and link beneficiaries with service providing agencies, support inter-agency linkages for access to services ✓ Form peer groups of beneficiaries to facilitate learning and create social capital through meetings and mutual support
Build in self and community awareness	<ul style="list-style-type: none"> ✓ Include role of men and community awareness using media and other forums/programmes ✓ Provide a forum for community members to address questions and social norms concerns about women's empowerment



Way Forward and Recommendations (continued)

Recommendations	Activities
Cash transfer for start-up or access to livelihood activities and empowerment; Plan graduation in advance where applicable	<ul style="list-style-type: none"> ✓ Ensure grant sufficient for initial start-up as per current local market prices ✓ Investigate micro-credit and other start-up/financial options, which can provide support once the household has lifted itself out of extreme poverty ✓ Build in empowering conditions in workfare programmes and programmes like VGD ✓ Focus on planned graduation out of poverty and transformation instead of only coverage; include promotive measures from the outset ✓ Plan and determine graduation criteria, design empowering elements, provide inputs and monitor progress indicators



Way Forward and Recommendations (continued)

Recommendations	Activities
Ensure access to finance and capital	<ul style="list-style-type: none"> ✓ Programmes, especially like VGD and workfare programmes, should ensure savings and capital generation and develop linkages with financial institutions. Micro-credit may not be accessible for the ultra-poor. Therefore, consider resource transfer as a start
Specific support for disability	<ul style="list-style-type: none"> ✓ Disabled women should be supported based on their individual age ✓ Increase in disability allowance should be complemented by health and disability care facilities; mobility support and education for children and youth; skill enhancement and labour market support for working age, designed with gender focus



Way Forward and Recommendations (continued)

Recommendations	Activities
Strategies for vulnerable women	<ul style="list-style-type: none">✓ Use the definition 'female heads of household' with care, allowing other categories of vulnerable women in by broadening the selection criteria to prevent that the most vulnerable women are excluded✓ Identify needs and provide additional support for women who are disabled, chronically ill, live in remote locations, belong to cultural minorities or live in other vulnerability
Support stipends and school feeding	<ul style="list-style-type: none">✓ Enhance the amount of transfer, complement by provision of quality teaching
Emphasis on elderly care and allowance	<ul style="list-style-type: none">✓ Increase amount, combined with availability of and access to health and care support

Thank you



About the Social Security Policy Support Project

The Social Security Policy Support (SSPS) Programme is working with the government to re-configure the current social security system so that economic growth is achieved in a more inclusive manner, with economic opportunities reaching the rural and urban poor and the protection of vulnerable groups against shocks. Support is provided primarily in two areas: governance of social protection and strengthening of systems.

It shall be a fundamental responsibility of the State to secure to its citizens – “The right to social security, that is to say, to public assistance in cases of undeserved, want arising from unemployment, illness, or suffered by widows or orphans or in old age, or in other such cases.”
Bangladesh Constitution, Article 15 (d)