

## KEY POINTS

- Overall, women received fewer benefits and less coverage from social protection programs.
- Women also have less equitable access to social insurance than men but appear less disadvantaged in terms of social assistance and labor market programs.
- In Asia and the Pacific, public expenditure for social protection programs for women is about 1.15% of gross domestic product (GDP) while that for men is 1.6% of GDP.
- Greater attention must be given to gender-related dimensions in the design and implementation of social protection programs to support inclusive growth in the region.

## GENDER DIMENSION OF THE SOCIAL PROTECTION INDEX: ASSESSING RESULTS FOR ASIA AND THE PACIFIC

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## INTRODUCTION

This paper presents the findings from a research project on the Social Protection Index (SPI), which assesses the extent to which gender has been incorporated in social protection programs. The SPI is a measure of central government social protection expenditures relative to all potential beneficiaries assessed against poverty line expenditures in a country. It can be disaggregated in various ways to capture the magnitude, reach, and effectiveness of social protection programs.

Important evidence of social protection activities was collected: (i) statistical data and indicators, such as expenditure, coverage, and distribution (SPI database); and a (ii) comprehensive review of country social protection programs and policies.

The SPI is a tool that helps assess, measure, and compare social protection programs in each of the studied countries. It provides policy makers with a tool to analyze social protection programs from the perspective of expenditures on social protection, coverage, distribution, and impact on gender. The disaggregation of the overall SPI into an SPI for women (SPI<sub>w</sub>) and an SPI for men (SPI<sub>m</sub>) allows insight into the degree to which women and men are able to benefit from various kinds of social protection programs.

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The objective of this paper is to provide analysis on the gender dimensions of social protection in Asia and the Pacific. This analysis will help policy makers consider and incorporate gender issues in developing and expanding social protection policies, strategies, and programs.

The paper argues that gender plays an important role in addressing social risks and inequalities and ensuring the effectiveness of the social protection programs and policies. There is a need to address connections between the gendered nature of poverty, vulnerability, and social protection program design and implementation to increase the effectiveness of social protection policy and strengthen the institutional features of social protection systems.

The present study defines social protection as referring to three components: (i) social assistance (noncontributory cash or in-kind transfers and welfare services); (ii) social insurance (contributory schemes that reduce risks associated with old age, disability, unemployment insurance, sickness, etc.); and (iii) labor market programs that actively help people to secure employment, such as through employment services, skills development and training, or special work programs.

## DATA COLLECTION AND METHODOLOGY

The construction of the SPI is relatively simple. It is based on comparing two ratios. The heart of the SPI is the ratio of total social protection expenditures to total intended beneficiaries. Total social protection expenditures are the sum of the expenditures on social insurance, social assistance and labor market programs. In a similar fashion, total intended beneficiaries are the sum of the intended beneficiaries of all three programs.

The SPI is not a composite index. It can be disaggregated into various components: one for the depth of coverage and the other for the breadth of coverage of social protection programs. The SPI can also be disaggregated by the three categories of social protection programs: social insurance, social assistance, and labor market programs. Further, it can be disaggregated by poverty and by gender. The detailed methodology for SPI calculation can be found in the *Revised Social Protection Index: Methodology and Handbook* (ADB 2012).

## KEY FINDINGS AND DISCUSSIONS

The findings discuss gender dimensions of the SPI by (i) components of social protection programs (e.g., social insurance, social assistance, and labor market programs); (ii) region; (iii) income group; and (iv) depth (average size of benefits) and breadth (extent of coverage).

### 1. Gender Dimensions of the Social Protection Index by Components

The overall SPI is the weighted sum of the SPIs for social insurance, social assistance, and labor market programs. The weights are the relative sizes of the groups of potential beneficiaries of each of these three major programs. The SPI in Asia and the Pacific is 0.046 for women and 0.064 for men, which is equivalent to the overall SPI of 0.110 or 2.76% of gross domestic product (GDP). Thus, the  $SPI_w$  averages about 42% of the overall SPI (0.046/0.110). This basically means that the public expenditure for social protection programs in the region for women is about 1.15% of GDP while that for men is 1.6% of GDP. In comparison, average spending for social security in Organisation for Economic Co-operation and Development countries is 14% of GDP (ILO 2010).

Most of the difference between the two gender-defined SPIs is determined by the degree to which women and men are able to benefit from various kinds of social protection programs. For example, because women are usually more poorly represented in formal sector employment, they are likely to receive fewer social insurance benefits than men.

#### *Social Insurance*

For social insurance, the average  $SPI_w$  is 0.030, which is well below the average  $SPI_m$  at 0.045. The percentage of expenditures and beneficiaries on health insurance and other social insurance such as unemployment insurance and severance payments are much lower for women than for men. In general, these results suggest that women have discernibly less equitable access to social insurance than men.

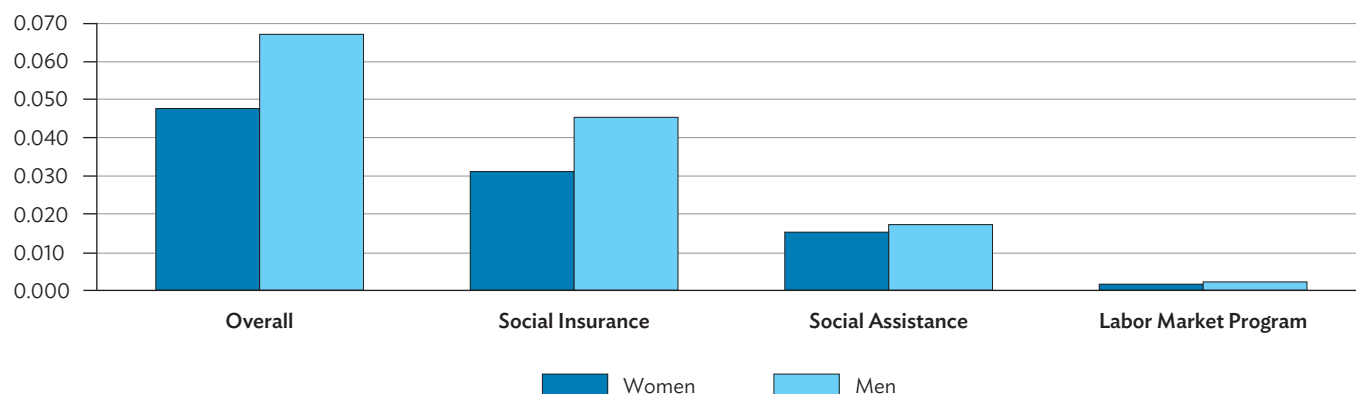
For some forms of social insurance, such as maternity benefits, obviously women are the target beneficiaries. Nevertheless, data from SPI exercise suggest that maternity benefits are not widespread throughout Asia and the Pacific—with exceptions.

This finding supports the ILO's (2010) analysis that women earn less than men. Such pay gaps may reflect gender segregation in the labor market to a degree, with women constituting the vast majority of workers in services, where wages tend to be relatively low. Furthermore, the persistence of a “male breadwinner” model, in which the female spouse is employed in the informal labor market and relies on the male spouse's wage and benefits from formal work, may explain the expenditure and gender coverage gap.

#### *Social Assistance*

Social protection initiatives in developing countries of Asia and the Pacific have mostly focused on social assistance to address income poverty and deprivation of basic services. The differential between the average  $SPI_w$  for social assistance (0.015) and the corresponding average  $SPI_m$  is much narrower (0.017). Women's access to such programs approximates that for men, even though women still tend to be moderately disadvantaged.

**Figure 1** Social Protection Index by Gender and Program, 2009



Sources: Country Sources; ADB, 2012.

The percentage of expenditure and beneficiaries of social assistance programs such as social transfers, child protection, assistance to the elderly, health assistance, disaster relief, and disability programs is much lower than that of social insurance programs. Among the social assistance programs, social transfers such as conditional cash transfers have the highest percentage of expenditure for women.

Social transfers, particularly cash transfers, are an increasingly popular response to poverty and vulnerability. Social transfers can promote savings for poor women who are credit-constrained and lack collateral to access loans, enabling them to invest in livelihood-enhancing activities and increase their participation in cooperatives. Social protection policy strives to see women as active economic agents, with the ability to engage in income-generating activities as producers and wage earners (Antonopoulos 2013).

Social assistance for the elderly is essential for the majority of women in developing countries of Asia and the Pacific where they mostly do not have formal pension schemes. Women are much more likely to receive benefits from social assistance than social insurance, particularly if certain poverty reduction programs are designed explicitly to benefit them. Also, women would be more likely to benefit equitably from universal social assistance programs. For example, if a child protection program, such as the provision of school lunches, covers all children, there is a much greater likelihood of gender equality.

#### Labor Market Programs

Expenditure on active labor market programs account only for about 5% of total social protection expenditure. For labor market programs, both SPIs are relatively small: only 0.001 for  $SPI_w$  and 0.002 for  $SPI_m$ .

Labor market programs do not figure prominently in most social protection systems in Asia and the Pacific. It is only in South Asia, in particular India and Bangladesh, where the results for this kind of programs are significant, and it is in this region where active labor market programs such as skills development and training and cash- or food-for-work programs are gaining importance. In this case, women do not lag appreciably behind men having SPI of 0.003 and 0.004, respectively.

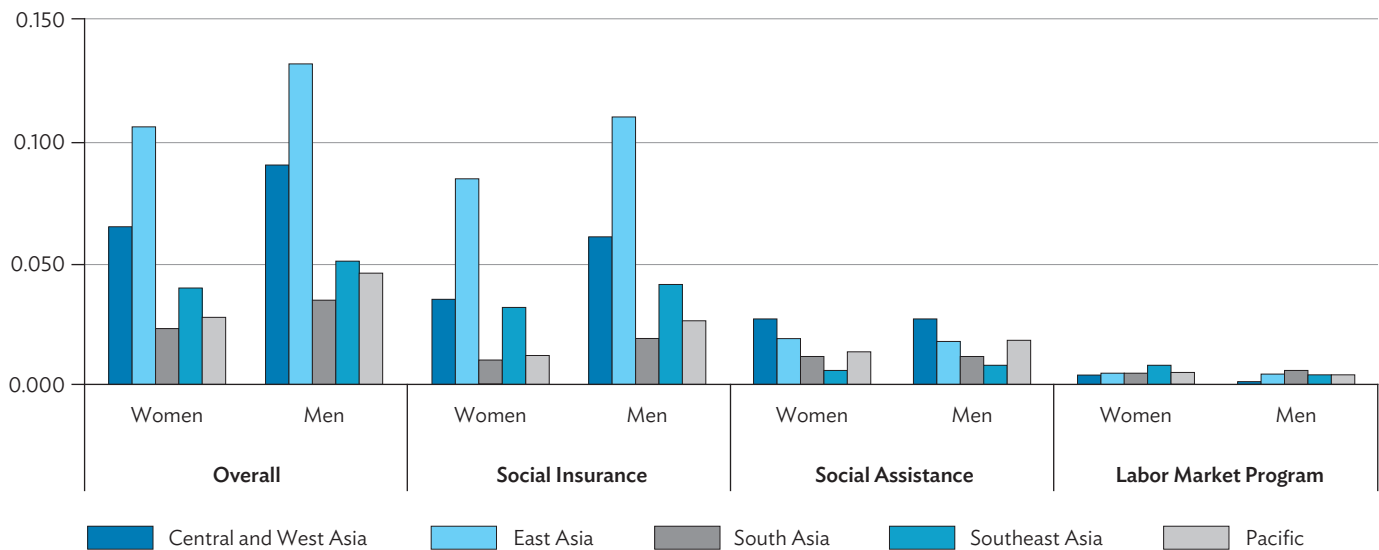
In South Asia, the gender gap in labor force participation is highest in Bangladesh, India, and Pakistan, exceeding 45 percentage points. The gap has fallen, however, since 2005 in Bangladesh (11.1 percentage points) and Cambodia (4.8 percentage points) where export-led garment industries generated new job opportunities (ILO 2013).

The informal economy engages women in low-paid informal jobs, and they are called the “buffer workforce” because they are flexible and expendable in informal employment (ADB and ILO 2011). Since women cannot remain unemployed, they end up in informal jobs such as domestic care work. In Bangladesh, for instance, gender inequality in informal employment shows that men dominate all types of industry except in private households where 81% are women (ADB and ILO 2011).

## 2. Gender Dimensions of the Social Protection Index by Region

There is a wide range of results for the SPI across Asia and the Pacific as a whole. The  $SPI_w$  ranges between 37.7% and 44.6% of the overall SPI across the five regions of Asia and the Pacific. The region with the least overall gender inequality, East Asia, also has the highest overall SPI (0.240). In this region, only the  $SPI_w$  for social assistance (0.021) is slightly higher than the corresponding  $SPI_m$  (0.019).

**Figure 2 Social Protection Index by Region and by Gender, 2009**



Sources: Country Sources; ADB, 2012.

In Southeast Asia, where gender inequality also appears to be relatively less severe, the  $SPI_w$  for social insurance is about 79% of the  $SPI_m$ ; while the  $SPI_w$  for social assistance is only slightly below the  $SPI_m$  (Figure 2). It is only in Singapore where the  $SPI_w$  in social assistance (0.005) is slightly higher than the  $SPI_m$  (0.003), which indicates that the benefit for each female beneficiary in this social protection component is 0.5% of the per capita poverty line expenditure, while it is 0.3% for each male beneficiary.

In South Asia,  $SPI_w$  for social insurance is about 50% of the  $SPI_m$  (0.010 vs. 0.020). The gender-based SPIs for social assistance are almost similar, 0.012 vs. 0.013. For labor market programs, the  $SPI_m$  is 0.004, just above the  $SPI_w$ , which is 0.003. Thus, gender inequality for social protection programs in South Asia is not as severe as some might expect, because there appears to be some degree of gender equity in the access to social assistance and labor market programs.

There is a significantly different pattern of gender differentiation in the Pacific islands, which appear to have the highest overall gender inequality. The  $SPI_w$  for social insurance in this region is only 0.014, compared to 0.027 for the  $SPI_m$ . Also, men seem to benefit disproportionately even from social assistance: the  $SPI_m$  is 0.019 whereas the  $SPI_w$  is only 0.015.

While the rest of the Pacific countries reveal gender gaps in social protection components, Fiji shows similar SPI for both genders (0.014) in the social assistance component. Fiji scores high among

the Pacific countries in the number of social assistance programs. Fiji provides social funds, child maintenance, and scholarships for the disadvantaged (Parks and Abbott 2009).

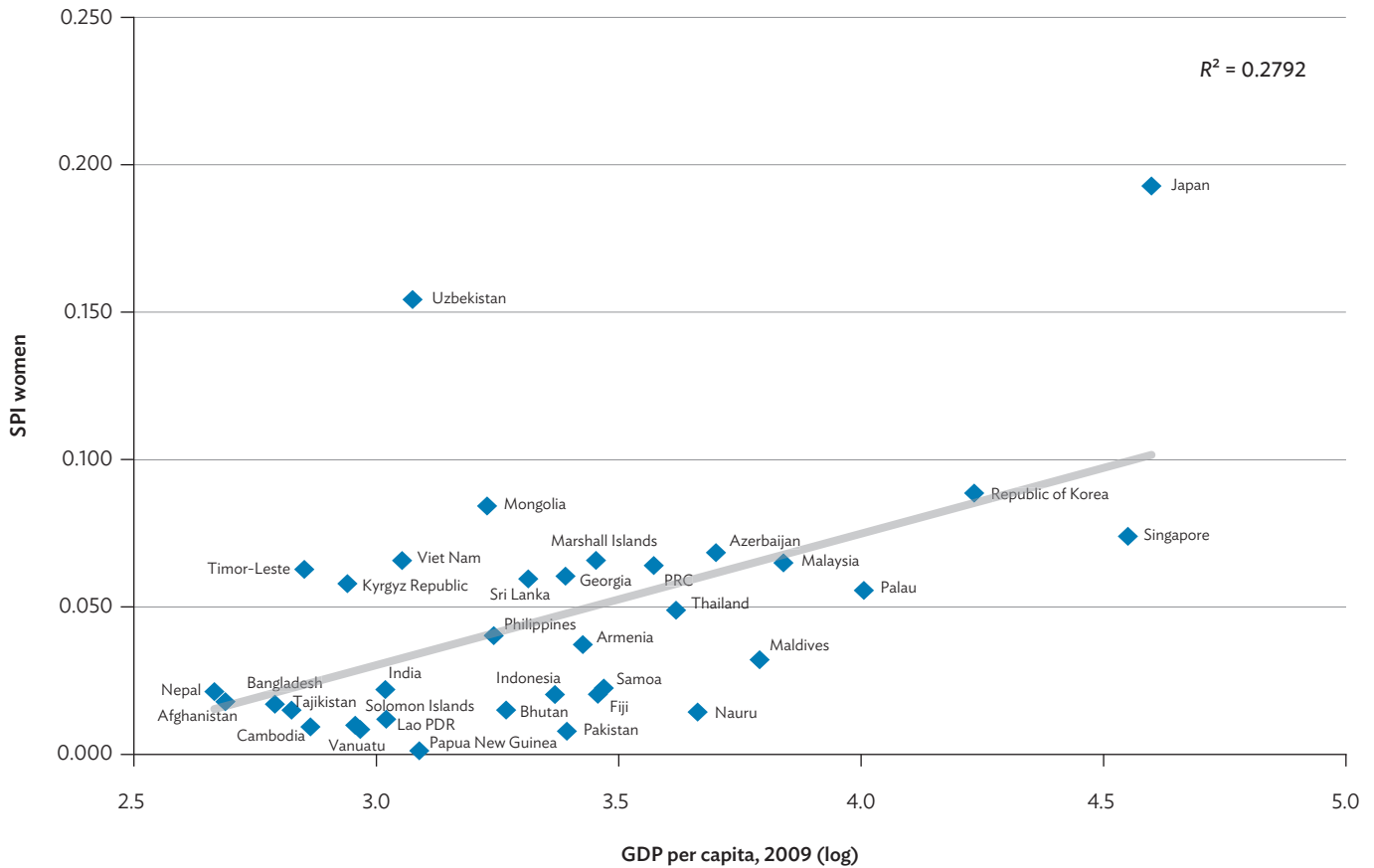
Gender inequality also tends to prevail in Central and West Asia, primarily because of the differential access of women and men to social insurance. The average  $SPI_m$  for social insurance is 0.062 compared to only 0.038 for the  $SPI_w$ . However, for social assistance, the  $SPI_w$  is fairly high, i.e., 0.028, while the  $SPI_m$  is just slightly higher at 0.029. These results suggest that women have a less equitable access to social insurance than men, but with lesser disadvantage in the social assistance component.

### 3. Gender Dimensions of the Social Protection Index by Income Group

This section analyzes whether there is any significant relationship between a country's degree of gender equity and the level of its GDP per capita. The SPI results suggest that despite gains in GDP in recent decades, the majority of countries in Asia and the Pacific, particularly middle-income countries, have not correspondingly strengthened their social protection systems.

Figure 3 displays the results of a simple regression of the  $SPI_w$  on the logarithm of GDP per capita for the 35 countries in the SPI sample. One would expect a positive relationship since the SPI should rise as GDP per capita increases—and thus the  $SPI_w$  should rise as well.

**Figure 3** Social Protection Index Women vs. Gross Domestic Product Log, 2009



GDP = gross domestic product, Lao PDR = Lao People’s Democratic Republic, PRC = People’s Republic of China, SPI = Social Protection Index.  
 Source: ADB. 2012. *Revised Social Protection Index: Methodology and Handbook*. Manila.

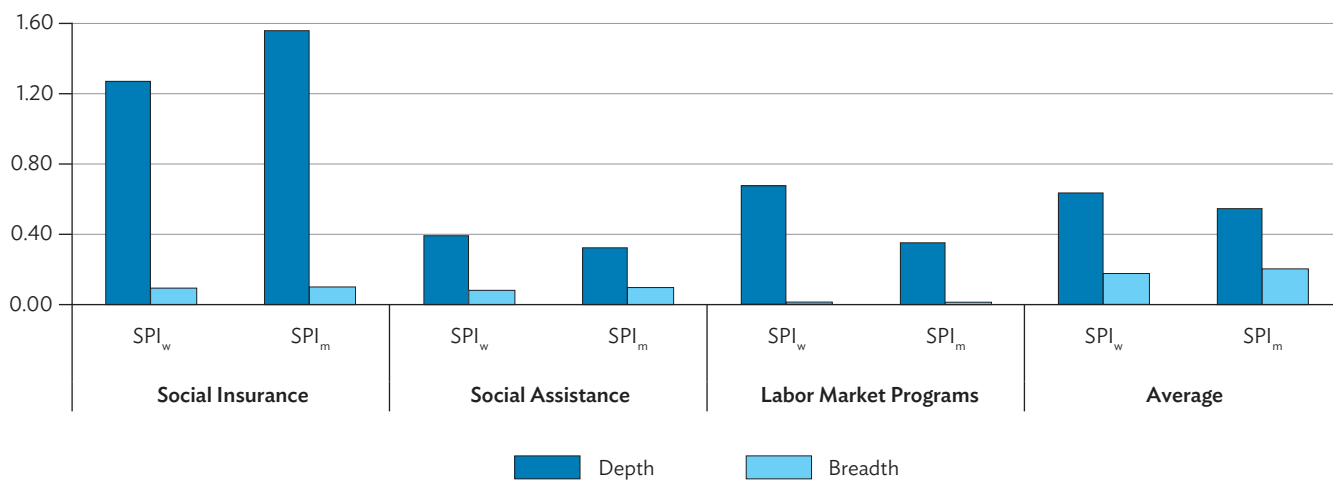
The regression results for the  $SPI_w$  in particular are important, primarily for identifying the distribution of countries around the regression line. There is a modestly significant positive relationship between the logarithm of GDP per capita and the  $SPI_w$ . Many countries are not clustered along the regression line. The figure identifies some of the outliers, namely Mongolia, Uzbekistan, and Japan. What is revealing about the overall picture is that the  $SPI_w$  of low-income countries lies below the regression line. It appears that only when countries in Asia and the Pacific reach a certain level of GDP per capita, namely \$2,000–\$3,000, do some of them begin to cluster above the regression line. This change in position applies to countries such as Mongolia, Sri Lanka, and Viet Nam. In fact there is, in general, only a small number of countries that indeed lie above the regression line. This signifies that income per capita is not a good predictor of the level of the  $SPI_w$ , namely, the degree of gender equity in social protection.

#### 4. Gender Dimensions of the Social Protection Index by Benefits and Coverage

The SPI can also be disaggregated by depth and breadth of social protection coverage. Depth means the average size of benefits received by actual beneficiaries (relative to poverty-line expenditures) and breadth indicates the proportion of intended beneficiaries who actually receive social protection benefits or the extent of social protection coverage.

Figure 4 shows the depth and breadth of coverage for social protection programs as a whole and the three major categories. The analysis compares results between women and men across the three social protection programs (i.e., social insurance, social assistance, and labor market programs).

**Figure 4 Social Protection Index by Gender and by Category**



SPI = Social Protection Index.  
Sources: Country Sources; ADB, 2012.

Overall, women receive a higher average size of social protection benefits (relative to poverty-line expenditures) compared to men across all social protection programs. However, there is a slightly higher proportion or coverage of men who actually receive social protection benefits compared to women.

A large average benefit per recipient appears to be a distinctive characteristic of social insurance. This implies that social insurance is reaching a fairly small group of beneficiaries. Social insurance benefits are larger for men than for women in this type of program (Figure 4).

Social protection expenditures per actual female beneficiary in social insurance are equivalent to about 127% of poverty-line expenditures,<sup>3</sup> while they are about 156% for men. The imposing size of social insurance benefits (such as pensions) and the poor state of development of social insurance (in which women tend to fare much worse than men) mainly accounts for the large depth in this program category. Also, since women have less access to social insurance and have a lower proportion compared to men engaged in formal sector employment, it is not surprising that men would have an advantage in terms of coverage and size of benefits in this type of social protection program.

In contrast, women have higher benefits per female beneficiary in both social assistance and labor market programs. Unfortunately, this result also implies that social protection in these program categories reaches a correspondingly small proportion of total potential beneficiaries.

Social transfers are also some of the most important forms of social assistance in Asia and the Pacific, targeting poor and vulnerable groups such as women, obliging governments to devote a share of the funding for such programs. On the other hand, few labor market programs play a major role in Asia and the Pacific. However, since labor market programs tend to be quite small in most countries in the region, their impact on promoting gender equity, even if they favored women, would be small.

The average breadth of social protection programs for women is 0.159, which means that less than 16% of the total potential beneficiaries of social protection actually receive any benefit. While the gender gap is relatively minimal in terms of coverage, it calls for a broadening of women’s access to social assistance since it is not tied to formal employment and for an expansion of women’s involvement in employment guarantee schemes and skills development and training programs in order to make the impact of social protection systems more equitable.

## CONCLUSIONS AND POLICY IMPLICATIONS

In general, women in most countries of Asia and the Pacific are in a relatively disadvantaged position with regard to receiving social protection benefits. Women are not as likely as men to work in the formal economy. Thus, they are not as likely as men to have direct access to pension programs.

<sup>3</sup> For further justification on poverty-line expenditures, see ADB (2013).

The initial steps in moving toward gender equality in social protection entail the need to accelerate women's access to the formal economy by increasing opportunities and upgrading skills for women engaged in economic activities. Also, women are less likely to have access to most forms of health insurance that are based on formal employment, which is often the necessary condition for implementing a contributory scheme. Such a disadvantage would not apply, of course, in countries where health insurance is universal.

Since gender inequality is often tied to structural conditions, such as the lack of access of women to formal well-paid employment, policy makers in Asia and the Pacific are most likely to make significant inroads in reducing such inequality when they begin to universalize social insurance benefits, such as health insurance and pensions. Providing women with greater access to employment guarantee schemes or skills development and training could also help.

Women appear to benefit almost as much as men from social assistance, although it seems that in most instances men perform slightly better. Since social assistance benefits, in aggregate, are much smaller than those for social insurance, any slight advantage that women might enjoy with regard to social assistance does not overcome their general disadvantage.

It is likely to be easier to broaden the access of women to social assistance, since this form of social protection is not tied to employment status. Social assistance's share of total social protection expenditures, however, is much smaller than that of social insurance. Directing more social assistance benefits to women, such as through cash transfer programs, might be a worthwhile option. Increasing the expenditures of universal social assistance programs, such as assistance to children or the elderly, is more likely to have a broader and more significant overall impact on reducing gender inequality in social protection.

Since labor market programs tend to be quite small in most countries, they would only have a negligible impact on promoting gender equity—even if they favored women. Where such programs are sizable, the impact is more likely, instead, to have an inequitable impact. This is particularly the case, for example, for infrastructure projects or even for skills development and training. Policy makers might benefit from studying more closely the gender-related impact of large cash- or food-for-work programs, particularly those implemented in South Asia, and the efficacy of skills development and training programs.

The collection, analysis, and dissemination of sex-disaggregated data are essential to ensure gender considerations in designing, implementing, and monitoring social protection programs. Governments should be encouraged to support monitoring of social protection programs through regular household income and expenditure surveys. Furthermore, independent impact evaluations of social protection programs, including monitoring gender impact, are critical for developing informed policies.

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