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**Eradication of poverty and other development issues:
women in development**

World Survey on the Role of Women in Development

Report of the Secretary-General

Harnessing social protection for gender equality, resilience and transformation

Summary

The *World Survey on the Role of Women in Development* is focused on selected emerging development themes that have an impact on the role of women in the economy at the national, regional and international levels and is presented to the Second Committee of the General Assembly at five-year intervals. In its resolution [74/235](#), the General Assembly requested the Secretary-General to update the *World Survey* for consideration by the General Assembly at its seventy-ninth session. The present (ninth) *World Survey* takes stock of progress, gaps and challenges in building comprehensive, gender-responsive social protection systems and provides examples and recommendations as to how these systems can better protect women and girls from poverty and deprivation, strengthen their resilience to shocks and transform social norms, structures and institutions that keep women and girls from realizing their full potential.

* [A/79/50](#).



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I. Protracted crises and persistent poverty call for comprehensive, gender-responsive social protection

A. Introduction

1. In recent years, repeated shocks have rocked the world, from the coronavirus disease (COVID-19) pandemic to food, fuel and financial crises. Violent conflict is a deadly reality for billions of people, while climate-related disasters are escalating.

2. Shocks have unfolded amid long-term systemic weaknesses that exacerbate inequalities within and between countries. An ongoing cycle of economic crises, mounting debt and austerity is blocking much-needed investment in social protection and public services. A latent care crisis leaves millions of children and care-dependent adults without sufficient support, while imposing hard choices and enormous costs on women and girls who provide unpaid care. Prevailing development models have failed to create enough decent jobs and livelihoods. Technological and digital innovations hold important potential for growth and job creation but could also worsen labour market disparities and create new digital divides, including between women and men.

3. When different shocks and stressors compound each other, they create a context of “relentless adversity”.¹ This entrenches chronic poverty and makes more people vulnerable to poverty. Poverty has been shown to be highly dynamic across a range of countries.² Multiple triggers of impoverishment, such as ill-health, food price hikes and land degradation, will render large shares of people poor at some point in their lives. Household, family and gender dynamics also play a role. For example, an increase in the share of dependants, including children, relative to income earners in the household is associated with a higher risk of impoverishment across a range of countries. Social protection systems are a fundamental response to these risks but need to be attuned to the varying and gendered dynamics of poverty, which go beyond income alone.

4. Gender inequality shapes experiences of poverty and consistently amplifies vulnerability to shocks and stressors. It restricts the agency of women and girls and their access to resources within and beyond the household. Gender gaps in poverty rates are apparent at all stages of the life course, reflecting gender- and age-specific vulnerabilities that are often compounded for women, girls and gender-diverse people³ who face multiple and intersecting forms of discrimination. Female-headed households are more likely to report severe impacts from shocks than male-headed households, even as women are less likely to have access to government assistance.⁴ Women and girls also typically bear the brunt of negative coping strategies, such as reduced food consumption, distress sales of assets and work in the lowest-paying, most precarious occupations.

¹ Janice Jiggins, “Women and seasonality: coping with crisis and calamity”, *IDS Bulletin*, vol. 17, No. 3 (July 1986).

² Vidya Diwakar, “Women’s agency amidst shocks: a gendered analysis of poverty dynamics and implications for social protection in Bangladesh, Peru and Tanzania”, UN-Women Discussion Paper Series (forthcoming).

³ See the definition of “gender diverse” as provided by the Independent Expert on sexual orientation and gender identity, available at www.ohchr.org/en/special-procedures/ie-sexual-orientation-and-gender-identity/struggle-trans-and-gender-diverse-persons.

⁴ Diwakar, “Women’s agency amidst shocks”.

B. In a world in crisis, not everyone is equally at risk

5. Women's experiences demonstrate that while shocks and crises are increasingly global in scope, not everyone is equally at risk of suffering the consequences thereof. Vulnerability is not innate to certain groups, but is rather contextual and intersectional, produced by historical, geographical, political, ecological and social dynamics.⁵ By shaping the exposure of countries, communities, households and individuals to hazards as well as their capacity to react, these dynamics ultimately determine who experiences the worst fallout.

6. Recent shocks have deepened inequalities between and within countries, while undermining collective efforts to act on such inequalities. The COVID-19 pandemic ushered in the largest rise in between-country inequality in three decades⁶ and exposed vastly different capacities to respond to economic and social impacts. From 2020 to 2021, for example, average per capita spending on social protection was 93 times higher in high-income countries compared with low-income countries.⁷

7. Within countries, inequality impedes poverty eradication through multiple channels.⁸ The concentration of wealth and income alongside weak, regressive tax systems limit fiscal space for poverty reduction and allow elites to consolidate their privileges.⁹ Pernicious forms of disadvantage emerge from the intersection of vertical inequalities, which are based on income, with horizontal inequalities, which are linked to gender, race, ethnicity, disability and other markers. For women and girls, vulnerability is inseparable from the multiple, intersecting disparities that shape their everyday lives. These include persistent gaps in access to decent work and economic resources, restricted agency and decision-making power, disproportionate responsibility for unpaid care and domestic work, and the pervasiveness of gender-based violence.

8. In a crisis-prone world, progress on gender equality and poverty eradication has now largely stalled, making the achievement of the Sustainable Development Goals by 2030 increasingly unlikely. The projections of the United Nations Entity for Gender Equality and the Empowerment of Women (UN-Women) for 2024 indicate that nearly 10 per cent of women and girls are living in households in extreme poverty compared to just over 9 per cent of men and boys. Those proportions translate into 22 million more poor females than males, with current trends on track to sustain the gender poverty gap through 2030.¹⁰ New pressures have arisen from conflict and climate change. Under a worst-case climate scenario, up to 158.3 million more women and girls could be pushed into poverty by mid-century, exceeding the number of men and boys by 16 million. The number of food-insecure women and girls could rise by as much as 236 million, compared with 131 million more men and boys.¹¹

⁵ Rachel Sabates-Wheeler and Stephen Devereux, "Social protection for transformation", *IDS Bulletin*, vol. 38, No. 3 (May 2007).

⁶ *The Sustainable Development Goals Report 2023: Special Edition – Towards a Rescue Plan for People and Planet* (United Nations publication, 2023).

⁷ Ugo Gentilini, *Cash Transfers in Pandemic Times: Evidence, Practices and Implications from the Largest Scale Up in History* (Washington, D.C., World Bank, 2022).

⁸ Katy Bergstrom, "The role of inequality for poverty reduction", Policy Research Working Paper, No. 9409 (Washington, D.C., World Bank, 2020).

⁹ United Nations Research Institute for Social Development, *Crises of Inequality: Shifting Power for a New Eco-Social Contract* (Geneva, 2022).

¹⁰ United Nations Entity for Gender Equality and the Empowerment of Women (UN-Women) and United Nations, *Progress on the Sustainable Development Goals: The Gender Snapshot 2023* (New York, 2023).

¹¹ *Ibid.*

C. Comprehensive, gender-responsive social protection systems could put the Sustainable Development Goals back on track

9. Comprehensive, gender-responsive social protection systems that are attuned to the intersecting dynamics of poverty and crisis could play a fundamental role in putting countries back on track to reach the Goals and meet human rights obligations. Such social protection systems combine contributory- and non-contributory schemes to address multiple risks and vulnerabilities; connect women and girls to essential services, labour markets and livelihood opportunities; and are financed in line with principles of equity and justice.

10. The potential for positive impact is enormous. Across countries, higher social protection expenditure is associated with lower poverty levels and reduced income inequality.¹² Well-designed systems could alleviate the poverty of women and girls over the life course and mitigate the impact of systemic shocks (protection). They could strengthen abilities to withstand shocks (prevention) and provide sustainable pathways out of poverty through new capabilities and access to sustainable livelihoods (promotion). As part of broader development strategies, comprehensive, gender-responsive social protection systems could transform norms, structures and institutions that perpetuate poverty and inequality:¹³ from supporting the resilience and empowerment of women and girls in households and communities to ensuring that public institutions are responsive to their needs. In tandem with macroeconomic and employment policies, social protection systems could shift economies and societies towards more inclusive and just development and help to repair and renew increasingly fractured social contracts.

11. A gender-responsive and rights-based approach is indispensable in realizing the transformative potential of social protection. Such an approach goes beyond narrowly targeted safety nets and actively seeks to promote solidarity, risk-pooling and redistribution across income groups, genders and generations. It does not confine itself to top-down and technocratic decision-making, but involves and empowers marginalized groups and individuals, including by strengthening their roles in shaping social protection systems. Both benefits and services provided and how they are acquired are important, requiring a consistent focus on dignity, agency and empowerment in every aspect of design and delivery.

D. Taking a twin-track approach

12. Repeated shocks and multiple crises pose significant challenges for the design, coordination, financing and delivery of comprehensive, gender-responsive social protection. Confronting such challenges requires a twin-track approach attuned to specific types of shocks, prior degrees of vulnerability and the maturity of pre-existing social protection systems.

13. First, countries must continue to advance towards robust, gender-responsive social protection systems that close persistent gender gaps and address the full range of life course risks and vulnerabilities faced by women and girls (see sects. II and III). Such efforts will require long-term investments in fiscal, administrative and technical capacity, but countries can progress gradually in that direction.¹⁴ Second, there is an

¹² International Labour Organization (ILO), *World Social Protection Report 2024–26: Universal Social Protection for Climate Action and a Just Transition* (Geneva, 2024).

¹³ Stephen Devereux and Rachel Sabates-Wheeler, *Transformative Social Protection*, IDS Working Paper, No. 232 (Brighton, Institute of Development Studies, 2024).

¹⁴ Stephen Kidd, Nayha Mansoor and Angela Barca, “An affordable and feasible pathway to universal social security”, June 2023.

urgent need to adapt existing social protection policies and programmes in the short-term to better respond to gender-specific risks and vulnerabilities when systemic shocks affect large segments of the population simultaneously (see sect. IV).

14. In crises and in “normal” times, social protection systems, policies and programmes need to be underpinned by coordination mechanisms that link women and girls to essential services and strengthen their access to sustainable livelihoods (see sect. V); inclusive delivery systems that address gender-specific barriers (see sect. VI); and adequate and sustainable financing from both domestic and international resources (see sect. VII).

II. Persistent gender gaps in social protection operate on multiple fronts, across the life cycle

A. Introduction

15. Comprehensive, gender-responsive social protection systems are the most effective way to protect women and girls from poverty and strengthen their resilience to multiple shocks throughout their lives. Despite important progress over the past decade, however, these systems are mostly not in place.

16. The most profound shortfalls affect countries and population groups facing the most acute risks. In 2023, for the first time, over half the world’s population (52.4 per cent) was covered by at least one social protection benefit.¹⁵ Yet an alarming 3.8 billion people – including 2 billion women and girls – are entirely unprotected, with those in low-income countries increasingly left behind. While high-income countries have edged closer to universal coverage and middle-income countries have made important strides in closing gaps, coverage in low-income countries remains below 10 per cent, and little progress has been made since 2015 (see figure I).

17. Gender gaps in social protection remain pronounced across income groups, with the exception of high-income countries. Globally in 2023, 54.6 per cent of men had access to at least one social protection benefit, compared with 50.1 per cent of women.¹⁶ Even in contexts in which women are relatively well covered, benefit levels are often inadequate and the range of provisions they have access to is not always attuned to their rights and needs. Neglect of gender-specific vulnerabilities and inequalities is often exacerbated during emergencies. Of over 3,000 social protection and labour market measures adopted by 226 countries and territories between March 2020 and August 2021, at the height of the COVID-19 pandemic, only 12 per cent targeted women’s economic security and only 7 per cent extended support for rising unpaid care demands.¹⁷ An analysis of social protection measures adopted by 171 countries in response to the 2022–2023 cost-of-living crisis revealed similarly sobering results.¹⁸

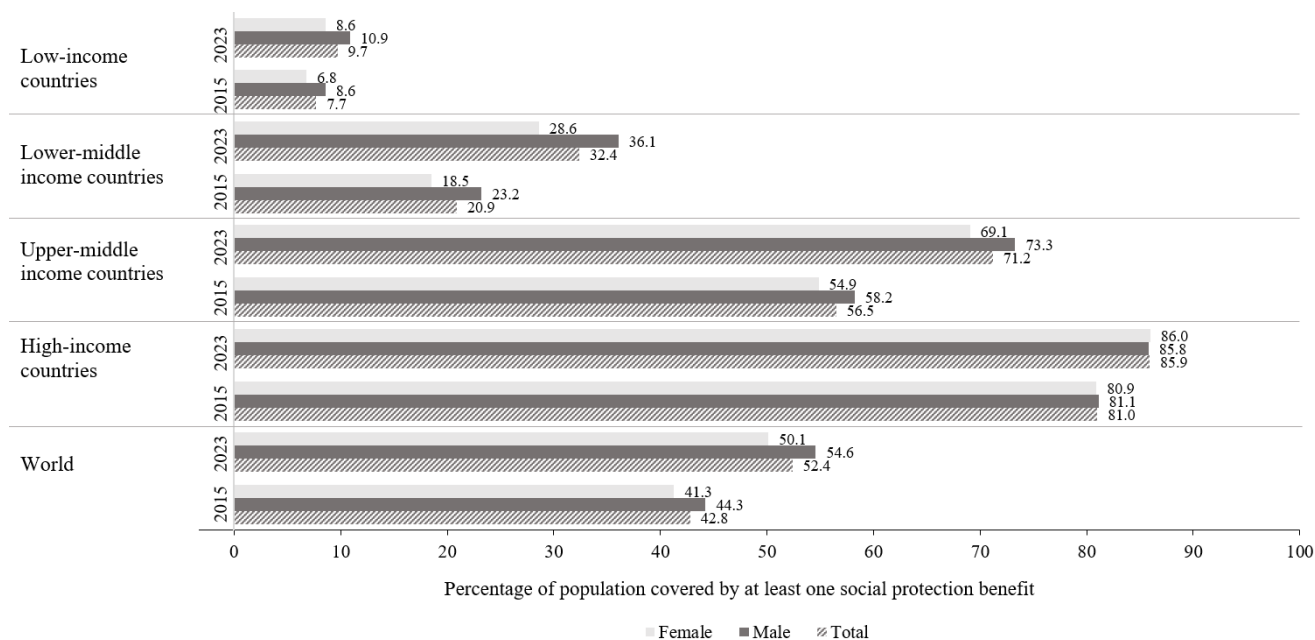
¹⁵ ILO, *World Social Protection Report 2024–26*.

¹⁶ Ibid.

¹⁷ UN-Women and United Nations Development Programme (UNDP), *Government Responses to COVID-19: Lessons on Gender Equality for a World in Turmoil* (New York, UN-Women, 2022).

¹⁸ UN-Women’s analysis based on Ugo Gentilini and others, *Tracking Global Social Protection Responses to Inflation*, Social Protection and Jobs Discussion Paper, No. 2305 (Washington, D.C., World Bank, 2023).

Figure I
Effective social protection coverage, global estimates, by sex and income level, change from 2015 to 2023



Source: Based on International Labour Organization, *World Social Protection Report 2024–26: Universal Social Protection for Climate Action and a Just Transition* (Geneva, 2024).

Note: Effective social protection coverage refers to the proportion of the total population receiving contributory or non-contributory social protection benefits in at least one area or actively contributing to at least one social security scheme. Global aggregates and those by income groupings are weighted by population group.

18. Conflict-affected countries have among the lowest coverage rates, such as 7.5 per cent in Afghanistan, 12.6 per cent in Mali (14 per cent among men compared to 10 per cent among women), 6.3 per cent in Myanmar and 7 per cent in Yemen.¹⁹ Furthermore, a 2022 review of 122 countries found that in countries with the highest climate risks, less than 10 per cent of vulnerable people were covered by social protection programmes, compared with 78 per cent of vulnerable people in countries with the lowest climate risks.²⁰

B. Gender disparities at every age

19. Gender gaps in access to social protection for specific age groups are difficult to ascertain owing to multiple challenges around how data on social protection are collected, processed and stored.²¹ Nevertheless, the latest available data and research point to persistent gaps and biases.

¹⁹ ILO, “SDG indicator 1.3.1: proportion of population covered by social protection floors/systems (%) – annual”, ILOSTAT Explorer. Available at https://rshiny.ilo.org/dataexplorer56/?lang=en&id=SDG_0131_SEX_SOC_RT_A (accessed on 1 May 2024).

²⁰ Ritu Bharadwaj, *Social Protection to Enhance Climate Resilience: What Works Where?* (London, International Institute for Environment and Development, 2022).

²¹ Maja Gavrilovic and Tia Palermo, “Mapping of gender and social protection data”, final report commissioned as part of the SPIAC-B Gender Working Group gender data work stream, 18 October 2023.

20. Social protection for children remains spotty, with a mere 28.2 per cent of the world's children (0 to 15 years) receiving child or family benefits.²² Social protection can help to address gender-specific childhood risks, such as low school enrolment and attendance due to child, early and forced marriage, teenage pregnancy or unpaid care and domestic work responsibilities among girls, which tend to increase during shocks and crises. Social protection schemes can also provide regular and reliable income to women caring for children, particularly those with limited or no support from male partners.²³

21. Only 16.7 per cent of the working-age population receives cash benefits, with little progress since 2015. Sex-disaggregated data on effective unemployment coverage are scarce. While legal coverage rates are slightly higher among women than men,²⁴ the implementation gap between legal and effective coverage is likely to be large. Women often face greater barriers in accessing unemployment benefits owing to higher likelihood of them being in part-time and temporary work, as well as more interrupted employment histories. Young women, migrant women and those in self-employment, agriculture and on digital platforms are particularly unlikely to access unemployment benefits when losing jobs or sources of income.

22. Coverage is also inadequate for care-related risks and vulnerabilities. Globally, in 2023, only 36.4 per cent of women with newborns had maternity benefits. Large regional coverage variations ranged from 94.4 per cent in Australia and New Zealand to a mere 5.9 per cent in sub-Saharan Africa.²⁵ Even when women have maternity leave, the lack of affordable, high-quality childcare may compromise employment prospects. A 4.2-year global gap lingers between the end of statutory childcare leaves and the beginning of free universal early childhood education and care or mandatory primary school.²⁶ During the intervening period, childcare is covered by unpaid care work or market-based services that are too costly for many families.

23. In old age, 77.2 per cent of women above the statutory retirement age receive an old-age pension compared with 82.6 per cent of men, with significant variations across regions (see figure II). Because women are less likely than men to contribute regularly to a pension scheme during their working years, they are less likely than men to receive contributory old-age pension benefits that are typically more generous than non-contributory benefits or social pensions financed through general taxation.²⁷ Even in countries where women enjoy relatively broad access, benefit levels may be only a fraction of men's. Across selected countries of the Organisation for Economic Co-operation and Development (OECD), pension transfers to women aged 65 and over were, on average, 26 per cent lower than for men.²⁸

²² Sex-disaggregation for effective coverage of child benefits and family allowances is only available in a limited number of countries. See ILO, *World Social Protection Report 2024–26*.

²³ UN-Women, *Progress of the World's Women 2019–2020: Families in a Changing World* (New York, 2019).

²⁴ ILO estimates based on ILO, *World Social Protection Report 2024–26*. Higher legal coverage rates among women can partly be explained by the fact that women who are counted to be in the labour force are more likely than men to work in sectors and occupations that are legally covered for unemployment, such as the public sector.

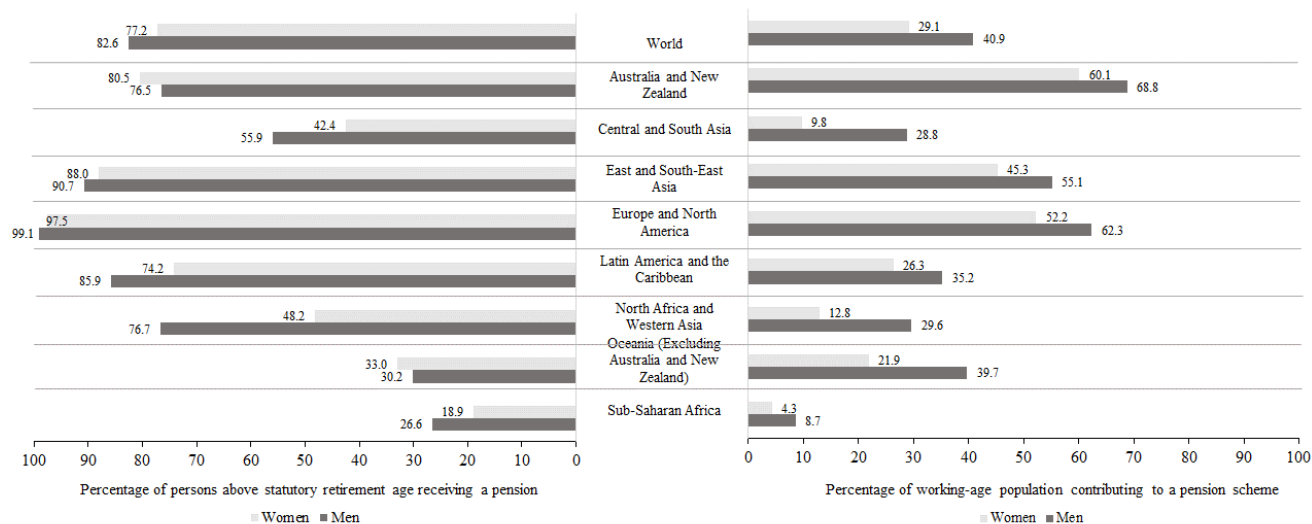
²⁵ Ibid.

²⁶ ILO, "The benefits of investing in transformative childcare policy packages towards gender equality and social justice", October 2023.

²⁷ ILO, *World Social Protection Report 2024–26*.

²⁸ Organisation for Economic Co-operation and Development (OECD), *Towards Improved Retirement Savings Outcomes for Women* (Paris, 2021).

Figure II
Women and men covered by an old-age pension scheme, by sex and region, 2023



Source: UN-Women analysis based on ILO, *World Social Protection Report 2024–26*.

Note: Global and regional aggregates are weighted by the working-age population aged 15 and above for active contributors and by population aged 65 and above for recipients.

24. Across the life course, ill-health is a risk, one bound to increase amid cascading crises, including climate change. Although the share of people not covered by essential health services decreased by 15 percentage points between 2000 and 2021, improvements have stagnated since 2015.²⁹ The population facing catastrophic out-of-pocket payments for health skyrocketed from 588 million people in 2000 to 1.04 billion in 2019.³⁰ Women tend to be more affected by out-of-pocket payments owing to gender-specific health needs, such as for sexual and reproductive health care and services. They also often have higher rates of certain chronic illnesses and mental health conditions that are inadequately covered under essential health-care packages.³¹ Across countries, discrimination and violence against LGBTIQ+ persons severely limits access to appropriate, dignified health care (see A/74/181).

III. Comprehensive, gender-responsive social protection systems can be built gradually

A. Introduction

25. The development of comprehensive, gender-responsive social protection systems involves closing gender gaps in coverage, adequacy and comprehensiveness. Such gaps result from inequalities that affecting women throughout their lives. During their working years, for example, women participate less in the labour market, earn lower wages and interrupt their careers more often than men do to care for dependants. In many countries, women are also overrepresented in informal, non-standard and

²⁹ World Health Organization and World Bank, *Tracking Universal Health Coverage: 2023 Global Monitoring Report* (Geneva, 2023).

³⁰ Ibid.

³¹ UN-Women, *Progress of the World's Women 2015–2016: Transforming Economies, Realizing Rights* (New York, 2015).

lower-paid jobs. This means that they often contribute less (and less frequently) to social security than men.

26. Different social protection schemes privilege the patterns of men's lives and employment to different degrees, showing that policy design matters and can be used to redress inequalities instead of just reproducing them. The following sections discuss two critical policy levers that were highlighted by the COVID-19 pandemic and that entail reaching women in informal employment and elevating care as a pillar of social protection.

B. Extending social protection to women in informal employment

27. The COVID-19 pandemic brought to light the inadequacy of safety-net approaches with narrow targeting and tightly monitored conditionalities. Many countries struggled to reach informal workers, a group that included large numbers of women who were not considered "poor enough" to qualify for non-contributory social assistance but who did not earn sufficient income to make regular social insurance contributions.

28. Globally, the majority of workers – 58.2 per cent – are employed in the informal economy, with particularly high rates of informality in low-income countries, where 92 per cent of women's employment and 87 per cent of men's employment is informal.³²

29. Women in informal employment experienced sharper declines based on working days and earnings than male counterparts, and a slower recovery from such declines, a trend that was even more pronounced among women workers with unpaid care responsibilities.³³

30. Efforts to reach informal workers during the pandemic mostly involved expanding non-contributory cash transfers, sometimes with special provisions for women in the informal economy.³⁴ These measures were generally short-lived, however. Improvement over the long term requires solutions that are tailored to the heterogeneous nature of informal employment³⁵ and equipped to address the barriers that women informal workers regularly face. One important distinction is between informal wage workers who can be more easily integrated into social insurance schemes through the extension and enforcement of existing provisions, and self-employed workers who require more extensive adaptations. Globally, self-employment is the dominant form of employment among women in the informal economy, with 39.2 per cent of women working as own-account workers and 27.7 per cent as contributing family workers.³⁶

31. Gaps in legal coverage, the inadequate implementation of laws and limited contributory capacity remain among the most common barriers for women informal workers. Meaningful mechanisms that would allow the participation of women informal workers and their organizations in policy design and implementation would increase the likelihood of identifying solutions that meet their needs. Such mechanisms would also build trust in public institutions, particularly in contexts

³² ILO, *Women and Men in the Informal Economy: A Statistical Update* (Geneva, 2023).

³³ Ana Carolina Ogando, Michael Rogan and Rachel Moussié, "The triple crisis: impact of COVID-19 on informal workers' care responsibilities, paid work and earnings", COVID-19 Crisis and the Informal Economy Policy Insights, No. 3 (Women in Informal Employment: Globalizing and Organizing, 2021).

³⁴ UN-Women and UNDP, *Government Responses to COVID-19*.

³⁵ ILO, "Extending social security to self-employed workers: lessons from international experience", Social Protection Spotlight, March 2021.

³⁶ ILO, *Women and Men in the Informal Economy*.

where these workers have experienced the State as punitive and repressive rather than protective and enabling.³⁷

32. Women in informal self-employment have faced a historical “double exclusion” in social security systems that were built around the needs and capacities of (typically male) workers in formal wage employment.³⁸ Nevertheless, several countries have revised their laws to become more inclusive of self-employed workers, including those who are in informal employment. Legal gaps also persist among domestic workers – one of the most feminized categories of informal employment – despite important progress in recent years.³⁹

33. Even in countries that have extended de jure coverage to self-employed and domestic workers, however, de facto exclusion continues through implementation shortfalls and financial and administrative barriers. Low and volatile incomes can make it difficult for informal workers to make regular contributions to social insurance schemes,⁴⁰ and this is especially true for women, who tend to earn less than men or, in the case of contributing family workers, earn nothing at all. Self-employed workers face a “double contribution challenge” since they lack an employer to pay a share. Restrictive eligibility criteria, such as minimum earning thresholds, may limit access among domestic workers.

34. Solidarity financing can help to overcome these hurdles. Alternatives include lowering or eliminating contribution requirements based on the length of working time, duration of employment or earnings; providing full or partial subsidies for insurance premiums; and offering top-up benefits for those who accumulate fewer contributions because of lower earnings or more frequent employment interruptions.

35. Another option for ensuring basic protection is to introduce or strengthen non-contributory schemes that are accessible to informal workers and can be easily scaled up or extended in times of need. Non-contributory programmes with broad coverage and means-tested programmes with higher eligibility thresholds are better suited to such scenarios. In most countries, progress towards universal coverage that benefits women in diverse forms of informal employment will be best achieved by combining contributory and non-contributory schemes.

C. Establishing care as a cross-cutting pillar of social protection systems

36. Globally, women carry out almost three times as much unpaid care and domestic work as men.⁴¹ This work sustains families and economies and makes essential contributions to social protection systems: conditional cash transfers rely on the unpaid work that goes into keeping children healthy, fed and well-nurtured to catalyse their effects on “human capital” formation; pension systems rely on families raising the next generation of contributors for their sustainability; and millions of unpaid or underpaid community health workers contribute to making universal health care a reality on the ground. Without adequate support, however, this work imposes enormous costs on those who provide it. Where care work is paid, it tends to remain

³⁷ Laura Alfers, Marta Chen and Sophie Plagerson, eds., *Social Contracts and Informal Workers in the Global South* (Cheltenham, Edward Elgar Publishing, 2022).

³⁸ Shea McClanahan and others, *Inclusive Social Insurance Exploring Real Solutions to Reach the Self-Employed* (forthcoming).

³⁹ ILO, *Making the Right to Social Security a Reality for Domestic Workers: A Global Review of Policy Trends, Statistics and Extension Strategies* (Geneva, 2022).

⁴⁰ ILO, “Extending social security to self-employed workers”.

⁴¹ UN-Women and United Nations, *Progress on the Sustainable Development Goals*.

undervalued. Gender gaps in social protection coverage and adequacy are, in part, a result of these dynamics.

37. Unpaid care and domestic work demands are highest for women in prime working age but create gender-specific risks and vulnerabilities at every stage of life. Left unaddressed, these demands obstruct rights to education, decent work, social security, and health and well-being, among others, and expose women to income insecurity and poverty (see [A/68/293](#)). At the same time, inadequate public provisions for the care of children, older persons and people with disabilities or chronic illness lead to heightened vulnerabilities among these demographic groups. Social protection systems need to better respond to the care-related vulnerabilities that will intensify in the context of population ageing and climate change.

38. Comprehensive care systems that provide a combination of social transfers, care and support services and that regulate care service quality and the working conditions of paid care workers should be a pillar of social protection systems.⁴² Achieving that goal will require better coordination among social protection, public services and labour market policies (see sect. V).

39. At the same time, existing social protection schemes – both contributory and non-contributory – can be reformed and adapted to become more care-sensitive across the life course. Social protection that is aimed at combating child poverty, for example, should not be subject to conditionalities that increase demands on women’s time, particularly in the light of recent evidence that cash transfers have the greatest potential to benefit women when they are unconditional.⁴³ There is also scope for integrating support for care more purposefully into the design of cash transfer schemes, including through links to quality childcare services that can free women’s time for other activities while improving child development outcomes.

40. For adults of working age, social protection systems can provide income support for time taken off to care for dependants. Extending maternity leave benefits to all women, for example, can be achieved through combined contributory and non-contributory benefits. In addition, paternity and shared parental leaves can enable parents to spend more time with their children and provide incentives for fathers to do their fair share of unpaid care work.⁴⁴ Public works programmes also need to be designed to allow the participation of women (and men) with care responsibilities and prevent the shifting of such responsibilities to other family members, such as daughters. The provision of on-site childcare is one critical component.

41. With respect to old age, most pension systems penalize individuals who have taken breaks in paid employment to care for others. Some countries have introduced compensatory mechanisms, including pension care credits and extended minimum pension guarantees.⁴⁵ For those who have spent most of their lives outside the formal labour market caring for others, non-contributory pensions can go a long way towards securing minimum income security in old age. From a care perspective, improvements in pension coverage and adequacy need to go hand-in-hand with access to affordable

⁴² Julio Bango, “Care as a fourth pillar of welfare and social protection systems”, expert paper prepared for the Expert Group Meeting on the World Survey on the Role of Women in Development 2024, New York, October 2023.

⁴³ Amber Peterman and others, *Social Safety Nets, Women’s Economic Achievements and Agency: A Systematic Review and Meta Analysis*, Working Paper, No. 684 (Washington, D.C., Centre for Global Development, 2024).

⁴⁴ Laura Addati, Umberto Cattaneo and Emanuela Pozzan, *Care at Work: Investing in Care Leave and Services for a More Gender Equal World of Work* (Geneva, ILO, 2022).

⁴⁵ Camila Arza, “The gender dimensions of pension systems: policies and constraints for the protection of older women”, UN-Women Discussion Paper Series, No. 1 (New York, UN-Women, 2015).

health and long-term care. This is particularly important for older women, who tend to outlive men and provide the bulk of unpaid care for ageing spouses. Women also tend to live more of their lives in ill health or with a disability, particularly later in life.

IV. More is needed to make social protection responsive to the needs of women and girls amid acute and protracted crises

A. Introduction

42. The COVID-19 pandemic was a reminder that social protection systems will be increasingly required to address large-scale shocks. Crises and conflict exacerbate gender inequality and create specific risks for women and girls, such as heightened exposure to different forms of violence, including higher rates of early and child marriage after disasters; the loss of livelihoods and the increased need for women to take on care work; increased school drop-out rates among girls; and mounting health risks, including violations of their sexual and reproductive health and rights, and diminished access to basic services.⁴⁶

43. As emergencies and shocks become more frequent, greater engagement between social protection and humanitarian actors appears ever more necessary.⁴⁷ The need for such engagement raises additional challenges in part because the humanitarian sector has been slow to consider gender equality.⁴⁸ Countries that are most affected by repeated shocks are still far from having fully fledged social protection systems in place, leaving them with little choice but to rely on short-term, poverty-focused and often donor-driven social assistance programmes when a crisis strikes. In practice, social protection and humanitarian relief already intersect on a continuum shaped by existing national capacity and the presence of international actors and donors on the ground, offering starting points for further engagement.⁴⁹ Examples from different crisis-affected contexts range from integrating shock-responsive elements to regular social protection policies and programmes, to humanitarian actors working with local governments or civil society organizations in situations where national authorities are ineffective or non-existent.

44. In such challenging, unpredictable contexts, social protection policies and programmes need to be both flexible and adaptable, while also responding to the needs and rights of women and girls; they should not only protect women and girls against the immediate impacts of shocks and crises, but also strengthen their long-term resilience. Policy discussions on shock-responsive and adaptive social protection, however, have paid scant attention to gender dynamics.

B. Broadening support in crisis and conflict-affected settings

45. Formidable challenges surround the provision of social protection to respond to women's and girls' rights and needs amid extreme poverty, famines, displacement and

⁴⁶ Paola Perezniето and Rebecca Holmes, "Gender-transformative social protection in crisis contexts: guidance note", October 2023.

⁴⁷ Rachel Sabates-Wheeler and others, "Strengthening responses at the nexus of social protection, humanitarian aid and climate shocks in protracted crises: BASIC research framing paper", BASIC Research Working Paper, No. 1 (Brighton, Institute of Development Studies, 2022).

⁴⁸ Megan Daigle, "Gender, power and principles in humanitarian action", HPG report, March 2022.

⁴⁹ Rachel Slater, "Researching capacities to sustain social protection in protracted crises. Part 1: the capacity cube", BASIC Research Research Briefing, No. 1, (Brighton, Institute of Development Studies, 2024).

other systemic shocks in conflict-affected settings. Social protection delivery depends on infrastructure and services that may be destroyed. Front-line providers may face serious and even life-threatening risks, especially where confrontations are ongoing.⁵⁰

46. Evidence of the impact of humanitarian aid, particularly cash transfers, on gender outcomes shows that the results are mixed. Various influential factors include women's positions in families and households, the amount and duration of aid, the delivery modality and complementary interventions.⁵¹ While targeting women for cash assistance in conflict and humanitarian settings is increasingly common, exclusion remains widespread.⁵² Simple cash transfers may do little to address the underlying drivers of women's vulnerability or to tackle the additional risks they face. More comprehensive packages that link emergency social assistance with access to other relevant services, such as health care, access to justice, or the prevention of and protection from gender-based violence, are better positioned to build resilience and proactively address causes of vulnerability (see sect. V).⁵³

47. Careful consideration of other programmatic features, such as targeting options, the portability of social security entitlements and accountability mechanisms, is critical in order to respond to conflict and its gendered effects.⁵⁴ Involving women's groups in design and delivery decisions can improve the responsiveness and adaptability of social assistance in settings where conditions are often volatile and unpredictable.⁵⁵ For instance, women may favour in-kind transfers rather than cash in settings where conflict has affected mobility and banking infrastructure, or where the receipt of cash may expose them to violence or extortion by criminal or armed groups.

48. In conflict, displacement and post-conflict settings, particular care is needed to avoid creating parallel systems that are disconnected from existing national systems, even where existing systems are weak or underresourced. Donors and humanitarian actors should work alongside local stakeholders to lay foundations for post-conflict social protection systems that benefit women and are nationally led, including by supporting social protection infrastructure, promoting national ownership and aligning entitlements across social groups.

49. While evidence of how social protection can contribute to peacebuilding is limited, external actors can play an important role in promoting the participation of gender equality advocates and women's organizations in devising gender-responsive policies and programmes during post-conflict reconstruction. More broadly, supporting universal programmes that benefit people across a society could strengthen social cohesion and help repair the social fabric.⁵⁶

⁵⁰ Sabates-Wheeler and others, "Strengthening responses at the nexus of social protection".

⁵¹ Claire A. Simon, "The effect of cash-based interventions on gender outcomes in development and humanitarian settings", UN-Women Discussion Paper Series, No. 31 (New York, UN-Women, 2019).

⁵² Jeremy Lind, Rachel Sabates-Wheeler and Carolina Szyp, "Cash and livelihoods in contexts of conflict and fragility: implications for social assistance programming", BASIC Research Working Paper, No. 8 (Brighton, Institute of Development Studies, 2022).

⁵³ Pereznieto and Holmes, "Gender-transformative social protection in crisis contexts".

⁵⁴ Rachel Slater, "Sustaining existing social protection programmes during crises: what do we know? How can we know more?", BASIC Research Working Paper, No. 14 (Brighton, Institute of Development Studies, 2022).

⁵⁵ International Committee of the Red Cross (ICRC), *Cash Transfer Programming in Armed Conflict: The ICRC's Experience* (Geneva, 2020).

⁵⁶ Gabriele Koehler, "Effects of social protection on social inclusion, social cohesion and nation building", in *Handbook on Social Protection Systems*, Esther Schüring and Markus Loewe, eds. (Cheltenham, Edward Elgar Publishing, 2021).

C. Making connections to climate action

50. Social protection is an important part of addressing the climate crisis while advancing gender equality.⁵⁷ Well-designed, gender-responsive policies and programmes can mitigate immediate income shortfalls linked to climate shocks and protect women and girls after natural disasters; reduce underlying gender-related risks and vulnerabilities; support more climate-resilient livelihoods; and contribute to gender-just transitions by creating decent jobs for women in green, digital and care economies (see sect. V).

51. Regular social assistance can protect women's income security during climate emergencies, enable them to meet basic needs and increase their ability to save money to anticipate shocks. This is apparent even where transfers do not explicitly incorporate climate risks into their design.⁵⁸ Some countries have built anticipatory adaptation mechanisms into routine social assistance programmes that kick in automatically before extreme weather events. Such early warning systems, if properly linked with gender-sensitive national social protection systems, can help to boost women's resilience before shocks occur. Effective anticipatory action includes earmarking contingency financing, preregistering at-risk beneficiary households and creating different delivery modalities.

52. Less is known about the role of other social protection instruments, such as social insurance, in supporting prevention and preparedness. There has been growing interest in linking social protection with weather-indexed crop and livestock insurance,⁵⁹ but concerns remain around accessibility and viability for poor and marginalized groups, as well as regarding the lack of a gender focus.

53. In settings with low coverage of State-supported social insurance schemes, community-based schemes, such as health or extreme-heat insurance options, can help to protect informal workers and small-scale farmers, many of whom are women. These schemes rely on community-pooled funds or small-scale financial institutions to minimize the costs of climate hazards and increase adaptation. While there are inherent limitations in community-based schemes given their narrow risk pooling, working closely with women workers' organizations can help to address access barriers and promote greater responsiveness to women's needs.

54. There are increasing expectations that social protection should mitigate longer-term livelihood erosion, but with limited evidence as to how that could work. A wide variety of "cash-plus" or "asset-plus" models combine cash, livestock or asset transfers with training on income-generating activities and access to technology in order to support livelihood diversification, climate-resilience and adaptive capacity.

55. Another approach, which could play a role in transitioning to green economies, includes public works programmes to create community assets and infrastructure. Examples include the building of wells that improve water preservation and that can also facilitate women's access to water and basic services, and green cash-for-work programmes that promote the adoption of climate mitigation and adaptation activities.⁶⁰ Setting quotas for women's participation, ensuring equal pay and adequate working conditions for all participants, and providing crèches for children

⁵⁷ Laura Turquet and others, *Feminist Climate Justice: A Framework for Action* (New York, UN-Women, 2023).

⁵⁸ Martina Ulrichs, Rachel Slater and Cecilia Costella, "Building resilience to climate risks through social protection: from individualized models to systemic transformation", *Disasters*, vol. 43, No. S3 (April 2019).

⁵⁹ United Nations Children's Fund (UNICEF) Innocenti, "How gender-responsive age-sensitive social protection is related to the climate crisis: a summary of the evidence", June 2023.

⁶⁰ *Ibid.*

on site, are crucial elements of such programmes, from a gender perspective. Equally important is the careful consideration of whether green conditionalities impose heavier time and labour costs on poor women who are seeking to access small cash amounts for adaptive capacity.⁶¹

V. Transformative change requires integrated approaches at the programme and policy levels

A. Introduction

56. Integrated approaches to social protection go beyond what social protection alone can achieve. They recognize and support the multiple roles that women play in society – as citizens, workers and/or caregivers – and provide them with services to realize their rights at home and in workplaces and public life. By aligning social protection systems, policies and programmes with public services and employment and other policies, integrated approaches help to avoid unnecessary trade-offs, promote synergies and enhance impact. They tackle not just the consequences of vulnerability but its underlying drivers, including persistent inequalities in paid work and unpaid care, gender-based violence and discriminatory social norms that stifle the capabilities and opportunities of women, girls and gender-diverse people.

57. Effective coordination across sectors, stakeholders and levels of governance is needed for integrated approaches to work in practice. Such coordination is particularly important in complex crises, where multiple State and non-State actors provide relief but often have disparate ways of working and diverging interests. Countries that establish coordination mechanisms to bring diverse actors together around shared goals are better placed to respond to women’s multidimensional needs.

58. Managing the opportunities and risks of broader structural changes also requires integrated and well-coordinated approaches. Technology and green transitions are injecting dynamism and uncertainty into the world of work. Old jobs are disappearing while new ones are uneven in quality and require fresh skills. Demographic trends are creating challenges such as high rates of youth unemployment, migratory pressures and strains on social security systems and care arrangements. Integrated approaches that combine social protection with active labour market policies and support for caregivers can help women to take advantage of new opportunities and navigate increasingly complex and deeply gendered work-life transitions.⁶²

59. Too often, however, social protection and other policies remain siloed, missing opportunities for transformative changes or, worse, causing unintended negative effects. Cash transfers, for example, may support women as caregivers, allowing them to purchase essential items for household survival, but may not enable them to gain a more secure footing in the labour market.⁶³ Conversely, active labour market policies aimed at promoting women’s participation in paid work often fail to provide support

⁶¹ Mario Györi, Katharina Diekmann and Elena Kühne, “The importance of social protection for climate change mitigation in LMICS: success stories and opportunities for the future”, February 2021.

⁶² Ghada Barsoum, “Integrated approaches to social protection, care and employment”, expert paper prepared for the Expert Group Meeting on the World Survey on the Role of Women in Development 2024, New York, October 2023.

⁶³ Maxine Molyneux, *Change and Continuity in Social Protection in Latin America: Mothers at the Service of the State?*, Gender and Development Programme Paper, No. 1. (Geneva, United Nations Research Institute for Social Development (UNRISD), 2007).

for unpaid care and domestic labour, leaving women juggling both the economic sustenance and care of their families.⁶⁴

60. Very few existing social protection programmes actively consider women’s agency and empowerment. Conditional cash transfers, for example, may stimulate demand for public services, but those services may be hard to access and low in quality without the parallel investments required to improve them.⁶⁵ Such scenarios may push women and girls towards using poor quality services to the detriment of their dignity, health and well-being. Furthermore, women and girls may spend a great deal of time “walking and waiting” to reach health or educational facilities, particularly in rural and isolated places where there may be little access to public transport and rudimentary social infrastructure.⁶⁶

61. Pursuing integrated approaches requires decision makers across various sectors to embrace more holistic and bottom-up policy processes.⁶⁷ National social protection strategies provide an early entry point for horizontal coordination and can be coordinated with other national plans, such as those aimed at ending violence against women.⁶⁸ In support of programme implementation, intersectoral commissions can link diverse stakeholders, including government ministries, civil society organizations, trade unions and front-line workers. Collaborative approaches that involve women’s, workers’ and community-based organizations in delivering emergency assistance have proven particularly critical in recent crises.⁶⁹

62. Integration can be fostered on multiple levels, over time, and with varying degrees of ambition. The following sections discuss integrated and coordinated approaches at both the programme and policy levels.

B. “Cash-plus”: integration and coordination at the programme level

63. Programmatic approaches may layer additional elements onto existing schemes, such as cash transfer programmes, as a starting point to promote capabilities and livelihoods. Globally, there has been a remarkable level of uptake regarding cash transfer programmes, yielding many positive impacts for women and girls, including greater school enrolment and attendance; an increase in women’s savings and access to productive assets; increased use of health services and improved mental and maternal health outcomes; and more equitable intrahousehold decision-making and bargaining power.⁷⁰ As poverty is a risk factor for multiple types of gender-based violence over the life course, including intimate partner violence and child marriage, there is also potential for social protection to mitigate those risks.

⁶⁴ Deepta Chopra, *Balancing Paid Work and Unpaid Care Work to Achieve Women’s Economic Empowerment*, IDS Policy Briefing, No. 83 (Brighton, Institute of Development Studies, 2015).

⁶⁵ Maxine Molyneux, Nicola Jones and Fiona Samuels, “Can cash transfer programmes have ‘transformative’ effects?”, *The Journal of Development Studies*, vol. 52, No. 8 (2016).

⁶⁶ Tara Patricia Cookson, *Unjust Conditions: Women’s Work and the Hidden Costs of Cash Transfer Programmes* (Oakland, University of California Press, 2018).

⁶⁷ Flaubert Mbiekop and Nnenna Okoli, “Gender, unpaid care and social protection: policy priorities for West and Central Africa”, expert paper prepared for Expert Group Meeting on the World Survey on the Role of Women in Development 2024, New York, October 2023.

⁶⁸ Tara Patricia Cookson, Lorena Fuentes and Jennifer Bitterly, “Addressing violence against women through social protection: a review of the evidence”, UN-Women Policy Brief, No. 26 (New York, UN-Women, 2023).

⁶⁹ UN-Women, *Beyond COVID-19: A Feminist Plan for Sustainability and Social Justice* (New York, 2021).

⁷⁰ Camila Perera and others, “Impact of social protection on gender equality in low- and middle-income countries: a systematic review of reviews”, *Campbell Systematic Reviews*, vol. 18, No. 2 (June 2022).

64. Positive impacts vary with the level, timing, predictability and frequency of cash transfers. Gender equality results tend to be greater when they are explicitly part of programme objectives that go beyond just targeting women, as well as when cash is unconditional and linked to a strong network of ancillary services.⁷¹ Graduation and “cash-plus” approaches have sought to promote greater coordination and complementarity with other interventions, including through links to services such as health and childcare; personal support networks, such as savings groups; additional in-kind benefits, such as asset transfers or agricultural inputs; vocational and life skills training; and social and behavioural change communication.

65. Graduation programmes – which combine asset transfers with short-term cash for consumption support, access to savings, training and regular coaching – have well-documented positive impacts on women’s assets, incomes, savings, food security, health and well-being.⁷² The evidence regarding the impact of graduation programmes on women’s agency and empowerment is less clearcut, but some studies suggest that regular and frequent life-skills coaching, group-based activities with safe spaces to build social capital and take on community roles, and efforts to involve and sensitize men and boys hold significant potential for achieving more transformative results.

66. Evidence on the extent to which cash-plus programmes contribute to achieving gender equality objectives is still limited, including because of the relatively low number and the recent nature of programmes with a deliberately gender-responsive approach.⁷³ Emerging evidence suggests that outcomes vary based on the type and quality of interventions as well as organizational capacity, staff technical skills, financial and other resources, timeliness and links with the wider policy and services ecosystem, which is often particularly strained during emergencies and in protracted crisis settings. Where implementation capacity is low, the complexity of cash-plus can lead to uneven and inadequate coverage across components, ultimately undermining intended gender equality impacts.⁷⁴

67. Overall, most gender-focused cash-plus interventions are small in scale, short term, poorly conceived and underresourced.⁷⁵ While the emphasis on coordination is important, it often remains “light touch”. Institutionalized links to childcare services for recipients of routine cash transfer schemes remain rare, for example, and very few cash-plus programmes integrate responses to gender-based violence or referrals to related services, although the COVID-19 pandemic spurred some promising innovations.⁷⁶ The training of front-line implementers to recognize gender-based violence and facilitate referrals to essential services are one such mechanism in this regard.⁷⁷ Furthermore, while cash-plus programmes often provide useful information and incentives to use existing services, such as for health or childcare, or to pursue job opportunities, improving service accessibility and quality and creating more and better jobs for women requires efforts and investments far beyond the scope of individual programmes.

⁷¹ Ibid.

⁷² Sonia Laszlo, “The gender transformative potential of graduation programmes”, GrOW Research Working Paper Series, No. 25 (Montreal, Institute for the Study of International Development, 2019).

⁷³ Rebecca Holmes, Hannah Marsden and Lara Quarterman, *Gender-Responsive “Cash Plus” Programming: Lessons from Practice in LMICs* (New York, UNICEF, 2021).

⁷⁴ See www.unicef.org/innocenti/projects/grassp.

⁷⁵ Ibid.

⁷⁶ Merike Blofield and others “A diagonal and social protection plus approach to meet the challenges of the COVID-19 syndrome: cash transfers and intimate partner violence interventions in Latin America”, *The Lancet: Global Health*, vol. 10, No. 1 (January 2022).

⁷⁷ Cookson, Fuentes and Bitterly, “Addressing violence against women through social protection”.

C. Gender-just transitions: integration and coordination for broader transformation

68. While programme-level efforts such as cash-plus are important, uprooting gender and other inequalities requires more ambitious and far-reaching actions across societies and economies. This requires social protection to work in tandem with macroeconomic and employment policies that create decent jobs and expand access to quality public services at scale. Coordination at the policy level is challenging, but needed more than ever to address the propellers of ongoing crises.

69. One of the most urgent tasks amid the escalating climate crisis, for example, is to transition economies away from modes of production, consumption and distribution that degrade the environment and perpetuate inequality. The implications of such shifts are profound in terms of the quantity, quality and sectoral distribution of employment. The International Labour Organization (ILO) estimates that with supportive policy measures, a shift to low-carbon and circular economies could create some 100 million jobs by 2030.⁷⁸ At the same time, some jobs will disappear, and not everyone will be equally affected.

70. Ensuring that such transitions are fair and inclusive requires an integrated approach. Macroeconomic policies need to steer investments away from polluting industries and create new decent jobs in sectors that enhance environmental sustainability and human capabilities, including sustainable agriculture, renewable energy, new technologies, public transport, health, education and care. Social protection can counterbalance negative effects by providing income support for displaced workers or offsetting potential price increases that affect women in lower-income households disproportionately. By linking with labour market policies, such as public works programmes, employment subsidies or training initiatives, social protection can also support livelihood diversification and enable workers to take advantage of new and decent employment opportunities.

71. No single pathway leads to environmental sustainability, gender equality and social justice. Strategies to guide just transitions will vary across countries, contexts and even sectors. In order to support countries in developing strategies for just transitions, the Secretary-General launched the Global Accelerator on Jobs and Social Protection for Just Transitions in 2021.⁷⁹ It emphasizes the enormous opportunities for just transitions, with the right policies, to promote gender equality through creating decent jobs for women and catalysing large-scale investments in the care economy.

72. One critical entry point could entail combining social protection and active labour market policies in order to help women and girls to take full advantage of new job opportunities. Growing evidence suggests that both types of policy are more effective when pursued in a complementary manner to dismantle multiple barriers that jobseekers face, particularly women, youth and people with disabilities.⁸⁰ For example, income support and additional services to cover basic needs, such as for transportation and care, can lead to more meaningful participation in public works and skills development programmes. In turn, such programmes can enable women of all ages to pursue new livelihoods and decent employment, including in male-

⁷⁸ ILO, *Achieving a Just Transition towards Environmentally Sustainable Economies and Societies for All* (Geneva, 2023).

⁷⁹ See www.unglobalaccelerator.org/.

⁸⁰ Antonia Asenjo, “Integrating income, employment support and care in Latin America: a gender perspective”, expert paper prepared for the Expert Group Meeting on the World Survey on the Role of Women in Development 2024, New York, October 2023.

dominated fields such as science, technology, engineering and mathematics, where demand is growing rapidly.

73. Integrated approaches to care provide another important entry point for gender-just transitions. Adequate investments in the supply and quality of care, as well as decent pay, social protection benefits and working conditions for paid care workers, are urgent and overdue. By 2030, the number of potential care recipients, including children under the age of 15 and persons above the age of 60, is predicted to reach 2.3 billion people.⁸¹ At the same time, there is a projected global shortage of 10 million workers in the health sector alone by 2030, primarily affecting low- and middle-income countries.⁸²

74. The expansion of quality care services could drive the creation of quintessentially “green” decent jobs as well as the formalization of existing ones by extending labour rights and social protection to domestic workers and community health-, child- and long-term care workers, while meeting the needs of care-dependent populations.⁸³ Large-scale investments in inclusive care policies could generate close to 300 million jobs globally by 2035.⁸⁴ Better working conditions and wages as well as improved training and career structures for care workers could challenge gender segregation and prevent the perpetuation of gender inequality, as care shifts from the unpaid realm of families to the paid realm of public services. A growing number of countries are pioneering integrated national care systems that combine social protection and employment with sectoral policies to support paid and unpaid care for different population groups under a central management system, usually guided by a national strategy.⁸⁵

VI. Delivery systems are a make-or-break for women’s access to and experiences with social protection

A. Introduction

75. Robust social protection delivery systems are needed to reach people in a timely, efficient, effective, inclusive and sustainable manner, in line with changing needs.⁸⁶ Delivery systems are where the intentions of inclusive policy design may confront administrative limitations, more so during shocks and crises where demand increases amid uncertainty and resource constraints. Delivery systems are also where citizens enter in direct contact with the State. These encounters take place from human to human and, increasingly, through digital interfaces, and can be perceived as supportive and enabling or as negligent and punitive.⁸⁷

⁸¹ ILO, *Care Work and Care Jobs for the Future of Decent Work* (Geneva, 2018).

⁸² Mathieu Boniol and others, “The global health workforce stock and distribution in 2020 and 2030: a threat to equity and ‘universal’ health coverage?”, *BMJ Global Health*, vol. 7, No. 6 (2022).

⁸³ Oxfam America, “Caring in a changing climate: centering care work in climate action”, 2022.

⁸⁴ Addati, Cattaneo and Pozzan, *Care at Work*.

⁸⁵ Julio Bango and Patricia Cossani, *Towards the Construction of Comprehensive Care Systems in Latin America and the Caribbean: Elements for its Implementation* (UN-Women and Economic Commission for Latin America and the Caribbean, 2021).

⁸⁶ Valentina Barca and Madhumitha Hebbar, “Delivering social transfers”, in *Handbook on Social Protection Systems*, Esther Schüring and Markus Loewe, eds. (Cheltenham, Edward Elgar Publishing, 2021).

⁸⁷ Alexandra Barrantes and Tara Cookson, “Leave no one behind: strengthening social protection delivery systems”, background paper prepared for the World Survey on the Role of the Women in Development 2024, (UN-Women, New York, forthcoming).

76. By affecting women's experience of agency and dignity, delivery systems can transform or entrench unequal power relations, with consequences at the individual and societal levels. Negative experiences can undermine trust in public institutions, which is particularly problematic if State legitimacy is already fragile.⁸⁸ Where the delivery of social protection and public services is perceived as effective and fair, it can bolster inclusive social contracts between States and people.

B. Gender-specific delivery barriers exacerbate other forms of exclusion

77. Delivery mechanisms that fail to consider gender-specific needs and constraints are bound to result in significant access barriers for women and girls, jeopardizing their right to social protection even where benefits are intended for them.⁸⁹ Women's lesser access to resources, including money, land, time, information, and digital devices and connectivity, as well as discriminatory social norms that restrict their mobility and agency, intersect to create these barriers. For example, women tend to have lower literacy and education levels than men in the same socioeconomic group, making it more difficult for them to access information about social protection programmes, understand programme requirements or use grievance and complaint mechanisms.⁹⁰

78. Poverty and discrimination on the basis of age, race, ethnicity, geographical location, sexual orientation and gender identity, disability and migration status can worsen the risk of exclusion. Literacy barriers, for instance, may be even greater for migrant, refugee or ethnic minority women who do not speak the dominant language, as well as for women with disabilities, when information formats are not adapted to their needs.

79. Social protection offices are typically located in large urban centres, thereby complicating efforts by rural women to obtain information, register for social programmes or collect payments. While geographical barriers may exist for everyone, women typically have fewer resources with which to overcome them, such as by paying for transportation. Gender-based violence and harassment in public spaces can make it dangerous for women and LGBTIQ+ persons to travel even short distances. Women with disabilities can face restrictions in obtaining services if they are not adapted to their mobility needs. Unpaid care and domestic work responsibilities leave women with less time and flexibility to travel and/or deal with long or unpredictable waiting times in government offices. For low-income and women informal workers, time spent in registration processes or queuing for benefits directly translates into losses of earnings that few can afford.⁹¹

80. Digital tools and technologies hold promise for easing some of these constraints.⁹² Direct payments to women by mobile phone can also offer greater privacy and agency, and reduce the chance that family members will appropriate funds. Persistent gaps in access to digital tools and technologies, however, create new

⁸⁸ Rachel Slater and Richard Mallett, "How to support state-building, service delivery and recovery in fragile and conflict-affected situations: lessons from six years of SLRC research", Synthesis Briefing, No. 2 (London, Secure Livelihoods Research Consortium, 2017).

⁸⁹ Barrantes and Cookson, "Leave no one behind".

⁹⁰ Martina Ulrichs, *Informality, Women and Social Protection: Identifying Barriers to Provide Effective Coverage*, Working Paper, No. 435 (London, ODI, 2016).

⁹¹ Ibid.

⁹² Christina Lowe, "The digitalization of social protection before and since the onset of COVID-19" (London, ODI, 2022).

risks of exclusion.⁹³ Globally, digital gender gaps remain significant, with women still 8 per cent less likely than men to own a phone and 15 percentage points less likely to use mobile Internet.⁹⁴ Economically marginalized communities, especially rural women in the most remote settings, encounter multiple barriers to digital access, including network availability, device and data affordability, and low levels of awareness, literacy and agency. Older women also have greater risks of exclusion owing to more limited digital literacy and access compared with other age groups.

C. Building blocks of comprehensive, gender-responsive delivery systems

81. A gender-responsive approach to social protection delivery requires designing processes with the end user – and rights holder – at the centre; addressing access barriers and potential infringements of women’s rights; and guaranteeing dignity and agency at every step of the delivery chain.⁹⁵ Delivery mechanisms should consider gender-specific life course risks and employment patterns, unequal access to resources, responsibilities for unpaid care and domestic work, social norms and safety concerns that limit women’s mobility, as well as the heightened constraints and differentiated needs of marginalized groups of women and girls.

82. International human rights standards provide policymakers with a solid framework to design and deliver gender-responsive and inclusive social protection. Yet large gaps persist between principles and practices, including in high-income countries in areas such as equality and non-discrimination, transparency and access to information as well as data protection and privacy. In low- and middle-income countries, financial, physical and human resources for delivery are typically more limited. Institutional arrangements and enabling factors – such as functional digital ecosystems – are also less developed. Efforts to reduce such constraints require long-term investments in capacity-building and infrastructure.⁹⁶ As outlined below, four key components can improve delivery to women and girls, even within resource-constrained settings.

Simplified, inclusive procedures

83. Simplified and inclusive registration and enrolment processes can enhance and accelerate access to social protection, particularly in crises. During the COVID-19 pandemic, dropping requirements for multiple forms of identification, providing payments in advance, waiving conditionalities and relaxing rigid approaches to eligibility were important in identifying and reaching those in need.⁹⁷ Such measures are particularly important for women, migrant and refugee populations, as well as for gender-diverse people, who may be less able to meet administrative requirements.

84. Context-specific awareness-raising and information campaigns about social protection are vital in tackling the exclusion of specific groups of women, such as informal workers, Indigenous or trans women, including through media campaigns or

⁹³ Becky Faith, “Risks and benefits of digital tools for social protection delivery from a gender perspective”, expert paper prepared for the Expert Group Meeting on the World Survey on the Role of Women in Development 2024, New York, October 2023.

⁹⁴ International Telecommunication Union, *Measuring Digital Development: Facts and Figures 2023* (Geneva, 2023).

⁹⁵ Barrantes and Cookson, “Leave no one behind”.

⁹⁶ Kathy Lindert and others, eds., *Sourcebook on the Foundations of Social Protection Delivery Systems* (Washington, D.C., World Bank, 2020).

⁹⁷ Rebecca Holmes and others, “Strengthening gender equality and social inclusion (GESI) during the implementation of social protection responses to COVID-19”, September 2020.

adjusting the time and location of registration booths to women's needs, as well as by working with intermediaries in schools, health clinics and local markets.

85. Women's and other civil society organizations play a critical role in tackling access barriers and enhancing bottom-up accountability through advocacy, monitoring and direct outreach. During the COVID-19 response, strong links between government and civil society organizations ensured the rapid roll-out of support, including to marginalized groups and local communities. Where civil society actors facilitate government provision, they should be adequately recognized and compensated.

Putting people and relationships first

86. Realizing the transformative potential of gender-responsive social protection requires greater attention to the human and relational elements of delivery, including the roles of case workers and other front-line social protection staff. Women's experiences of services may differ from men's, and interactions may be particularly fraught for marginalized groups with a negative or traumatic history with the State.

87. Social protection and associated services still rely heavily on a poorly paid feminized workforce.⁹⁸ Globally, two thirds of the 381 million people working in education, health and social work are women.⁹⁹ Many perform their jobs under extremely challenging conditions, with low job security, ambiguous job descriptions and high caseloads. Delivering services in remote rural places or conflict-affected areas can pose specific challenges, including stretches of time away from family, the lack of Internet connectivity and restrictive social and gender norms.¹⁰⁰

88. Adequate staffing and decent conditions for front-line workers are critical to improving user access and experiences. Well-trained case managers can refer social protection recipients to specialized services, including for gender-based violence.¹⁰¹ They can play key roles in identifying gender-specific needs and constraints, and their proximity to vulnerable populations gives them valuable insights with which to improve programmes and processes.

89. A growing body of research emphasizes the importance of understanding and addressing "discretion" among front-line social protection workers.¹⁰² These workers interpret and implement policy and can affect outcomes in gendered ways, including by prioritizing or neglecting gender equality concerns. Discretion may perpetuate inequality and social exclusion, including through "off-script" discriminatory practices. Such practices may reflect moral judgments and preconceptions about populations being served, as well as perverse incentives in institutional environments.

90. Policy solutions to discriminatory attitudes or "off-script" behaviours often target individual front-line workers who are operating under duress with little support. It will not be enough to improve delivery without also creating better working conditions and addressing institutional factors over which front-line workers have minimal control and that affect their ability to deliver services effectively.¹⁰³

⁹⁸ Barrantes and Cookson, "Leave no one behind".

⁹⁹ ILO, *Care Work and Care Jobs*.

¹⁰⁰ Rik Peeters and Sergio A. Campos, "Street-level bureaucracy in weak state institutions: a systematic review of the literature", *International Review of Administrative Sciences*, vol. 89, No. 4 (2023).

¹⁰¹ Cookson, Fuentes and Bitterly, "Addressing violence against women through social protection".

¹⁰² Gabriela Lotta, Fernando Nieto-Morales and Rik Peeters, "'Nobody wants to be a dead hero': coping with precarity at the frontlines of the Brazilian and Mexican pandemic response", *Public Administration and Development*, vol. 43, No. 3 (August 2023).

¹⁰³ Ibid.

Making digital tools work for women

91. Digitalization is often heralded as a tool for minimizing unwanted human discretion and facilitating integrity, transparency and accountability in social protection delivery (see A/74/493). Yet as digitalization and “datafication”¹⁰⁴ rapidly and radically transform everyday encounters between citizens and the State, the realization of women’s agency, dignity and rights may be compromised.

92. This calls for an alignment of digitalization with international human rights standards and the integration of human-centred and gender-responsive design principles.¹⁰⁵ Core elements comprise careful assessments of the ecosystem in which social protection is accessed; consultation with users, comprising target groups as well as front-line workers and other implementing partners; and testing digital interfaces with accessibility experts, including women with disabilities. Because technologies become increasingly difficult to challenge, redirect or uproot as they mature, a staged approach should allow for course correction.

93. Underlying data infrastructure – including single registries, social registries and management information systems – is increasingly digitized so as to reduce errors and simplify and speed up delivery. The way this infrastructure is used has given rise to other risks and accountability concerns, however. Outdated, inadequate and biased data – including the lack of gender data as well as qualitative data – can make the experiences of some groups and individuals less visible. Artificial intelligence and predictive analytics are increasingly automating decisions about eligibility and entitlements in a way that can seem arbitrary and opaque to applicants.¹⁰⁶

94. Data misuse and privacy breaches are another worry. Applicants and recipients of social protection are often required to disclose significant amounts of personal information. Yet most low- and middle-income countries lack proper governance and data protection frameworks. Individuals may be forced to give up their right to privacy in order to realize their right to social protection, while risking exposure to stigmatization, reputational harm and harassment. As such, digital delivery mechanisms can leave individuals feeling “disenfranchised, isolated and excluded”¹⁰⁷ – the opposite of the empowered and resilient individuals that a transformative approach to social protection envisages.

95. Several practical steps can help prevent the risk of systematic digital biases and exclusion from social protection, particularly in last mile delivery. First, digitalization of delivery must go hand in hand with efforts to improve digital public infrastructure as well as digital skills and literacy, particularly among women, including through free or subsidized access to mobile phones, SIM cards and data. Second, genuine non-digital options must be available, alongside mechanisms to challenge and reverse digital decisions.¹⁰⁸ Such alternatives are particularly important during crises, when even those with access to smartphones may no longer be able to pay for connectivity.

¹⁰⁴ Datafication can be defined as “the transformation of social action into online quantified data, thus allowing for real-time tracking and predictive analysis”. See José van Dijck, “Datafication, dataism and dataveillance: big data between scientific paradigm and ideology”, *Surveillance and Society*, vol. 12, No. 2 (2014).

¹⁰⁵ Judy Wajcman, Erin Young and Anna Fitzmaurice, “The digital revolution: implications for gender equality and women’s rights 25 years after Beijing”, UN-Women Discussion Paper Series, No. 36 (New York, UN-Women, 2020).

¹⁰⁶ Faith, “Risks and benefits of digital tools”.

¹⁰⁷ Lizzie Coles-Kemp and others, “Digital welfare: designing for more nuanced forms of access”, *Policy Design and Practice*, vol. 3, No. 2 (2020).

¹⁰⁸ Valentina Barca and others, “Inclusive information systems for social protection: intentionally integrating gender and disability”, March 2021.

Third, digitalization should not replace the role of front-line workers and other intermediaries, who often make digital processes work in practice.

96. Greater attention to the collection, storage and analysis of data is urgently needed. Registration questionnaires or application forms, for example, should integrate questions on gender-specific needs and constraints. Case management should entail holistic assessments. During monitoring and evaluation, data collected about all household members (not only the head of household) and procedural and benchmarking indicators to assess the challenges that women and other programme participants face can inform gender-responsive programme adaptations. Ensuring respect for people's right to data privacy and upholding internationally accepted standards of confidentiality and informed consent are paramount. In partnerships with third parties, such as private payment service providers, the State is responsible for appropriate regulation and compliance with these principles.

Ensuring accountability

97. Social protection delivery systems can be designed and implemented to foster active citizenship where recipients, as rights bearers, make claims on the State about their rights and entitlements.¹⁰⁹ Such a process can foster collective political and social power. Robust connections between the State and civil society organizations can help to build inclusive social protection systems that are context-specific and enhance bottom-up accountability and trust.

98. One key modality of accountability entails grievance and redress mechanisms. Where such mechanisms are transparent, formalized and accessible, they can be important routes for contesting unfair decisions on eligibility or for seeking remedies for experiences of discrimination or violence. If grievance mechanisms directly feed into monitoring and evaluation, they can improve programme design so as to prevent further harm. Mechanisms should offer multiple reporting routes, in digital and analogue formats, especially in crises.¹¹⁰

99. Grievance and redress mechanisms have been critiqued for placing the burden of disclosure and risk of retaliation on lone recipients, while obscuring system-wide problems and power relations that shape individual capacities to complain.¹¹¹ Introducing collective complaints made on behalf of groups may be one way to increase their use, especially among marginalized groups. For such mechanisms to succeed, they must be embedded within broader efforts to create awareness and increase social accountability, including through civil society-led initiatives, such as social audits or community scorecards.

100. Accountability must extend to non-State actors in social protection, including international aid organizations, development actors and the private sector. In fragile settings, where external actors have few ties to local communities and operate outside national social protection systems, accountability mechanisms are often particularly weak.¹¹² Civil society monitoring plays an important role in such circumstances.

¹⁰⁹ Rachel Sabates-Wheeler and others, "Linking social rights to active citizenship for the most vulnerable: the role of rights and accountability in 'making' and 'shaping' of social protection", *The European Journal of Development Research*, vol. 32, No. 1 (January 2020).

¹¹⁰ Barrantes and Cookson, "Leave no one behind".

¹¹¹ Naomi Hossain, Anuradha Joshi and Suchi Pande, "The politics of complaint; a review of the literature on grievance redress mechanisms in the global South", *Policy Studies*, vol. 45, No. 2 (2024).

¹¹² Arthur Alik-Lagrange and others, "Social protection and state-society relations in environments of low and uneven state capacity", *Annual Review of Political Science*, vol. 24 (2021).

VII. Financing challenges for gender-responsive social protection need to be addressed at the domestic and global levels

A. Introduction

101. The transformative promise of comprehensive, gender-responsive social protection depends on adequate resources to close persistent gaps in coverage and adequacy across the life course; expand access to complementary quality services; and strengthen rights-based and inclusive delivery. Current global social protection expenditure remains insufficient to guarantee national social protection floors and achieve universal health coverage, however, let alone to provide progressively higher levels of protection. Further, the growth of financing is not keeping pace with the escalating demand due to demographic shifts and the pressures of multiple crises.

102. In 2024, the financing needed to establish a social protection floor, a basic level of social protection for all, across all low- and middle-income countries was an estimated \$1.4 trillion per year, or 3.3 per cent of GDP.¹¹³ For low-income countries, the sum is 52.3 per cent of their combined GDP annually, signalling the need for international assistance if financing gaps are to be closed. The figure of \$1.4 trillion is the combined total of the average additional investment required to achieve universal coverage of basic benefits for all children, mothers of newborns, those who are unemployed or severely disabled, and all persons in old age, as well as universal essential health care. Women are disproportionately affected by inadequate funding for social protection. For example, in order to achieve universal coverage of old-age pensions, two thirds of total additional government expenditure would need to be allocated to benefits for women. Proposals to build comprehensive, gender-responsive social protection systems that are integrated with related public services would require even greater resources.

B. A challenging global environment

103. Limited access to financing, crushing debt burdens, rising borrowing costs, currency devaluations and sluggish growth compromise the ability of developing countries to mobilize additional resources for social protection.¹¹⁴ Even before the recent spate of shocks and crises, labour market deregulation, retrenchment and privatization had shifted power towards corporations, undermined job stability and living wages, and reduced the State's role in social provisioning. Financial and trade liberalization, along with the structure and practices of the international financial system, have further undermined State capacities to raise resources for development. Globalization and financial liberalization have also increased the pressure on countries to decrease corporate or wealth taxation over time.¹¹⁵

104. While high-income countries derive a significant proportion of public revenue from social security contributions, developing countries, with their large informal economies, are less able to rely on this revenue stream. To make up the shortfall, several low- and middle-income countries have turned to consumption taxes, placing a disproportionate burden on poorer households. Some countries have increased efforts to bring informal sector workers into the tax system, while ignoring the high

¹¹³ Umberto Cattaneo and others, *Financing Gap for Universal Social Protection: Global, Regional and National Estimates and Strategies for Creating Fiscal Space*, ILO Working Paper, No. 113 (Geneva, 2024).

¹¹⁴ *World Economic Situation and Prospects 2024* (United Nations publication, 2024).

¹¹⁵ *Financing for Sustainable Development Report 2024: Financing for Development at a Crossroads* (United Nations publication, 2024).

indirect tax burden that these workers already face through nuisance taxes, permits, levies and user fees, even as they have little or no access to social protection in return. These levies are regressive and gender-inequitable, especially for the lowest-earning workers, many of whom are women.¹¹⁶

105. With domestic resource mobilization falling short, developing countries have looked to alternative forms of finance, including through public debt issued by the international financial institutions and the private sector. In 2023, global general government domestic and external debt reached a record \$97 trillion,¹¹⁷ leading to widespread debt distress as interest rates rose. Interest payments now crowd out spending on development priorities, including on essential social protection schemes and public services. Currently, 3.3 billion people live in countries where spending on interest is greater than investment in education and/or health.¹¹⁸ When public spending is stretched thin, women act as shock absorbers, including by picking up additional unpaid care work to sustain their families and communities.¹¹⁹

106. As citizens perceive that the State consistently fails to meet their expectations, and as poverty dynamics become increasingly volatile and unpredictable, trust and satisfaction will continue to decline. Those factors fuel disenchantment, political polarization and an erosion of democratic principles and values.¹²⁰ Restoring trust requires capable and accountable States with the sufficient resources to protect people from harm, invest in essential public goods and transform economies to become more inclusive and just.

C. The need for a new generation of fiscal pacts

107. Investments in social protection could be at the heart of reinvigorated social contracts, where economic and non-economic contributions to society, whether through taxation or caring for families and communities, are returned and multiplied through State support for income security and an adequate standard of living for all. A new generation of fiscal pacts – based on fairness, solidarity and redistribution – could support this process by delivering long-term, adequate and affordable financing for sustainable development, including social protection. These pacts should be rooted in a shared understanding of reciprocal obligations by individuals and public institutions, and in an agreement that institutions will use their authority, including their fiscal authority, to respond to people’s needs (see [A/HRC/55/54](#)).

108. New fiscal pacts should be centrally concerned with raising and allocating resources, both domestic and international, in order to achieve substantive equality and the realization of human rights. International human rights and labour standards set out a number of principles and obligations in this regard, in particular, the requirement that States deploy their maximum available resources to realize economic and social rights – including the right to social protection – and to guard against retrogression over time.¹²¹ Ensuring equality and non-discrimination,

¹¹⁶ Michael Rogan, “Taxation and the informal sector in the global South: strengthening the social contract without reciprocity?”, in *Social Contracts and Informal Workers in the Global South*, Laura Alfes, Martha Chen and Sophie Pagerson, eds. (Cheltenham, Edward Elgar Publishing, 2022).

¹¹⁷ United Nations Conference on Trade and Development, document UNCTAD/OSG/TT/INF/2024/1.

¹¹⁸ *Financing for Sustainable Development Report 2024* (United Nations publication).

¹¹⁹ Niyanthini Kadirgamar, “Targeting social assistance in the context of crises and austerity: the case of Sri Lanka”, expert paper prepared for the Expert Group Meeting on the World Survey on the Role of Women in Development 2024, New York, October 2023.

¹²⁰ UNDP, *2022 Special Report: New Threats to Human Security in the Anthropocene – Demanding Greater Solidarity* (New York, 2022).

¹²¹ International Covenant on Economic, Social and Cultural Rights, art. 2.1; and Committee on Economic, Social and Cultural Rights, general comment No. 3 (1990).

including on the basis of gender, is an immediate obligation. Opaque budgetary processes and elite capture often lead to fiscal policy choices that undermine rights, therefore participation, transparency and accountability are key to reforming such processes.

109. Fiscal pacts need to take a systemic approach that acknowledges the interdependence of economic production, social reproduction and ecological regeneration.¹²² Financing mechanisms, in turn, must reflect these connections. Unpaid care and domestic work, for example, sustain economies, societies and, in many countries, social security systems by raising the next generation of contributors. Feminist economists have long suggested that such work represents an implicit tax on women's labour.¹²³ Solidarity and redistribution must therefore operate across the market and non-market divide to ensure that fiscal policies support women's access to paid employment, while recognizing, reducing and redistributing unpaid care and domestic work.

110. A systemic approach encourages seeing public expenditure on gender-responsive social protection and public services as an investment, not as consumption (see A/74/111). Data from 42 countries from 1985 to 2020 show that the positive effects of social protection expenditures on GDP surpass those of total government expenditure. That effect is particularly strong in countries with high levels of inequality.¹²⁴ Investments in complementary public services, such as education, health, childcare and long-term care, in turn, have important multiplier effects. Every dollar invested in closing the childcare policy gap could result in an average increase of \$3.76 in global GDP by 2035.¹²⁵ Public service investments in the care economy also create much-needed jobs. When these jobs are decent, they stimulate fiscal multiplier effects, with the initial investment recouped through increased taxes and social security contributions.¹²⁶

111. A distributive justice approach is critical to sustainable fiscal pacts. At the national level, this implies looking at the distributional impacts of the whole fiscal system, including expenditures and revenues, and considering gender and intersectional inequalities.¹²⁷ At the global level, a distributive justice approach would strengthen solidarity among countries based on the acknowledgement of historic and current power relations. Economic prosperity and broad-based access to social protection in present-day high-income countries was built, to a large extent, on the colonization, enslavement and exploitation of people and natural resources in developing countries.¹²⁸ At present, tax avoidance and evasion by large corporations and wealthy individuals mean that the financial resources flowing out of developing

¹²² Corina Rodríguez Enríquez, "Financing social protection: feminist alternatives to austerity", expert paper prepared for the Expert Group Meeting on the World Survey on the Role of Women in Development 2024, New York, October 2023.

¹²³ Ingrid Palmer, "Public finance from a gender perspective", *World Development*, vol. 23, No. 11 (November 1995).

¹²⁴ Dante Cardoso and others, "The multiplier effects of government expenditures on social protection: a multi-country analysis.", Working Paper Series, No. 2023-11 (São Paulo, School of Economics, Business and Accounting of the University of São Paulo, 2023).

¹²⁵ ILO, "The benefits of investing in transformative childcare".

¹²⁶ Jerome De Henau and others, "Investing in free universal childcare in South Africa, Turkey and Uruguay: a comparative analysis of costs, short-term employment effects and fiscal revenue", UN-Women Discussion Paper Series, No. 28 (New York, UN-Women, 2019).

¹²⁷ Anuradha Joshi, Jalia Kangave and Vanessa van den Boogaard, *Engendering Taxation: A Research and Policy Agenda*, ICTD Working Paper, No. 186 (Brighton, Institute of Development Studies, 2024).

¹²⁸ Gurminder K. Bhambra, "Relations of extraction, relations of redistribution: empire, nation, and the construction of the British welfare State", *British Journal of Sociology*, vol. 73, No. 1 (January 2022).

countries are often much greater than the amount of aid flowing in. Global institutions and processes need to be transformed in order to lift these constraints.

Social security contributions

112. While fiscal pacts will differ from country to country, increasing revenue from and the progressivity of social security contributions and general taxation provide two particularly important entry points. In 2019, social security contributions accounted for 18.8 per cent of total tax revenue globally or 5.7 per cent of GDP.¹²⁹ The advantages of contribution-based financing include the relative administrative and operational ease of collecting earmarked payroll contributions; the possibility of linking benefits to a worker's earnings and tax payments; and political support for programmes where members of the public can see what their contributions are paying for. As such, contributory systems have the potential to strengthen the social contract. This is particularly the case when they are combined with measures to include informal and other workers with low contributory capacity, and where they apply gender-responsive design elements that reduce penalties on those taking time out of paid employment to provide unpaid care (see sect. III).

113. There are important challenges with this financing mechanism, however, particularly in low- and middle-income countries with high levels of informality and unemployment and low taxable wages. In those contexts, increasing public revenues from social security contributions requires a careful assessment of the structural drivers of low contribution rates by sector, firm size and employment status. Tailored solutions should seek to ensure fairness and solidarity, with a greater share of contributions to be drawn from across large companies and more dynamic economic sectors as compared with small and medium-sized enterprises and less dynamic sectors.

Progressive tax policies

114. Progressive tax policies play a key role in addressing income inequality and, to a lesser extent, wealth inequality. When those policies are well-designed, they can also contribute to gender equality, sustainability and intergenerational equity. There is growing agreement that taxes on personal capital income, wealth and property will need to account for a greater share of tax revenue in order for tax systems to align with greater solidarity and redistribution.¹³⁰ Reforms to estate duties, inheritance and gift taxes also hold significant potential for raising revenue for social protection, while addressing the intergenerational transmission of wealth inequality. The burden of taxation also needs to shift so as to increase the contributions of private businesses to the social contract, including by paying a fair share of corporate tax.

115. While progressive taxation is best suited to fostering sustainable fiscal pacts, it is difficult to implement amid highly unequal distributional patterns, low wages, a predominantly informal economy, and low levels of State capacity and legitimacy. Broad-based political coalitions and social dialogue are needed to forge progressive tax agendas, while transparency, participation and accountability are critical to establishing a culture of taxation based on mutual trust.¹³¹ For all these reasons, tax reform tends to be a long-term endeavour rather than a quick fix.

¹²⁹ Florencia Calligaro and Oscar Cetrangolo, *Financing Universal Social Protection: The Relevance and Labour Market Impacts of Social Security Contributions*, WIEGO Working Paper, No. 47 (Manchester, Women in Informal Employment: Globalizing and Organizing and ILO, 2023).

¹³⁰ OECD, "Tax and fiscal policies after the COVID-19 crisis", 14 October 2021; and *World Economic Situation and Prospects 2023* (United Nations publication, 2023).

¹³¹ UNRISD, *Combating Poverty and Inequality: Structural Change, Social Policy and Politics* (Geneva, 2010).

D. Levelling the global playing field

116. A vastly unequal playing field has spurred calls to reform the international financial architecture in order to create greater fiscal and policy space for universal, gender-responsive social protection.¹³²

117. Creating a genuine global financial safety net for countries is an important priority that could be achieved by reforming special drawing rights, ensuring they are issued when crises strike, and prioritizing the countries that are most in need of liquidity. Deepening international tax cooperation could contribute to expanding fiscal space. The prospect of a United Nations tax convention, once considered utopian, demonstrates that it is possible to overcome power imbalances.¹³³

118. Similar efforts are needed to address debt sustainability and distress, liquidity and solvency issues, as well as the high costs of debt. Efforts to fully fund social protection will only progress if governments can spend revenue on development priorities instead of allocating most of their revenue to debt servicing. The Secretary-General has put forth a proposal for a Sustainable Development Goals stimulus to address the immediate financing needs of countries. Many countries are looking to the Fourth International Conference on Financing for Development, to be held in 2025, as an opportunity to agree on a debt package that is aligned with development finance needs.¹³⁴

119. Official development assistance (ODA), a critical source of finance for many low-income countries, saw some increased allocations for employment and social protection during the pandemic, but overall sums for social protection remain very low, standing at \$4.6 billion in 2022, which is just 1.6 per cent of total ODA from all official donors.¹³⁵ Global vertical funds have become increasingly prominent tools for channelling resources for health, the climate crisis and agriculture, among other areas.¹³⁶ They have given varying attention to social protection, although there is increasing recognition of its alignment with climate action.¹³⁷

120. In 2022, the parties to the United Nations Framework Convention on Climate Change agreed to set up a new global loss and damage fund, which has spurred calls to boost support for adaptive social protection. This could help to make national social protection systems a means of directing new loss and damage funding to the most affected.¹³⁸ Some momentum has also gathered around establishing a global fund for social protection. Regardless of the mechanism, funding needs to be over the long term and support the building of comprehensive, gender-responsive social protection systems with the strong involvement of affected communities, as opposed to shorter-term, project-based initiatives with less transformative impact.

121. Given the challenges in generating development finance, there has been growing attention to corporate and sovereign bond issuances in which the use of proceeds or

¹³² United Nations, “Our common agenda policy brief 6: reforms to the international financial architecture”, May 2023.

¹³³ EU Tax Observatory, *Global Tax Evasion Report 2024* (Paris, 2024).

¹³⁴ *Financing for Sustainable Development Report 2024* (United Nations publication).

¹³⁵ OECD, “Creditor reporting system”, OECD Data Explorer. Available at <https://stats.oecd.org/Index.aspx?DataSetCode=crs1> (accessed on 28 June 2024).

¹³⁶ Nicola Yeates and others, *A Global Fund for Social Protection: Lessons from the Diverse Experiences of Global Health, Agriculture and Climate Funds*, ILO Working Paper, No. 97 (Geneva, 2023).

¹³⁷ Mariya Aleksandrova, Laura Kuhl and Daniele Malerba, “Unlocking climate finance for social protection: an analysis of the Green Climate Fund”, *Climate Policy*, vols. 1–16 (2024).

¹³⁸ Jona Huber and Una Murray, “Turning climate justice into practice? Channeling loss and damage funding through national social protection systems in climate-vulnerable countries”, *WIREs Climate Change*, vol. 15, No. 2 (March/April 2024).

key performance indicators are linked to development priorities, including gender equality. Yet this is a nascent market and concerns have arisen that objectives are sometimes poorly defined and lack standards or sufficient evidence of contributions to social change.¹³⁹ While it is clear that public finance and official development assistance will need to be complemented by private finance, care must be taken to ensure that the private sector does not potentially undermine democratic policymaking and create new “private conditionalities”.¹⁴⁰ Greater regulation and standards in environmental, social and governance investing to reduce greenwashing should also apply to the potential for “pinkwashing”.¹⁴¹ Private businesses should also adhere to the Guiding Principles on Business and Human Rights,¹⁴² which encompass creating decent employment and paying a fair share of tax, including social security contributions.

VIII. Conclusions and recommendations

122. In a world of repeated shocks and cascading crises, there is enormous potential for social protection to contribute to gender equality, resilience and transformation and to accelerate the implementation and achievement of the 2030 Agenda for Sustainable Development and the Beijing Declaration and Platform for Action. Despite important progress in social protection coverage in recent years, that potential remains hampered by significant gaps in coverage and adequacy, limited responsiveness to the specific vulnerabilities faced by women and girls, access barriers for groups of women and girls who face multiple and intersecting forms of discrimination, and inadequate financing and coordination.

123. In order to unlock the transformative potential of social protection, it is essential to adopt a rights-based, gender-responsive approach in both “normal” times and in acute crisis settings. Such an approach involves moving beyond narrowly targeted safety nets and actively seeking to promote solidarity, risk-pooling and redistribution across income groups, genders and generations.

124. In order to advance towards social protection systems that promote gender equality, resilience and transformation, Member States, international organizations, including the United Nations and human rights mechanisms, the private sector, non-governmental organizations, trade unions and other stakeholders may wish to take the following actions:

A. Address gender gaps and biases in routine social protection systems, policies and programmes

(a) **Work towards universal, gender-responsive social protection systems, including floors, that provide comprehensive coverage for the risks and vulnerabilities of all women and girls in all their diversity across the life course;**

¹³⁹ Juan Pablo Bohoslavsky and Lena Lavinas, “Gender bonds: do they leverage or threaten women’s rights?”, in *Feminism in Public Debt: A Human Rights Approach*, Juan Pablo Bohoslavsky and Mariana Rulli, eds. (Bristol, Bristol University Press, 2024).

¹⁴⁰ Ibid.

¹⁴¹ Pinkwashing describes the practice of superficially supporting gender equality and LGBTIQ+ rights for profit or marketing purposes without addressing the underlying drivers of inequality and human rights violations.

¹⁴² *Guiding Principles on Business and Human Rights: Implementing the United Nations “Protect, Respect and Remedy” Framework* (United Nations publication, 2011).

(b) Expand the coverage and adequacy of non-contributory programmes, such as universal child, maternity/parental and pension benefits, as part of a gender-responsive social protection floor;

(c) Extend social protection to informal workers, with special attention to female-dominated sectors and occupational categories, using a combination of contributory and non-contributory mechanisms;

(d) Address the financial barriers around access to contributory schemes, including by fully or partially subsidizing the contributions of low-income earners and providing top-up benefits for those who have accumulated fewer contributions owing to lower earnings and more frequent employment interruptions;

(e) Ensure the provision of adequate benefit levels, regular payments and the sufficient duration of all social protection benefits, including through regular adjustment of benefit values to reflect inflation;

(f) Reform and adapt existing social protection systems to make them more care-sensitive across the life course by refraining from conditionalities that increase the demands on women's time, and by providing income support for time taken off to care for dependents, on-site childcare services in public works programmes, and care credits in old-age pension schemes;

B. Adapt social protection policies and programmes to meet the needs of women and girls during acute and protracted crises

(g) Design and implement emergency responses that are flexible and inclusive, based on a robust understanding of women's and girls' risks and needs, and attuned to the precise nature of the shock and the maturity of existing social protection system, policies and programmes;

(h) Expand routine gender-responsive social protection provision, combined with scalable shock components, both anticipatory and reactive, to shield women and girls from the immediate impacts of shocks and crises;

(i) Promote greater coordination between social protection and climate change adaptation policies to protect women and girls against climate risks and promote their sustainable and resilient livelihoods;

(j) Establish robust coordination mechanisms between social protection and humanitarian actors in acute and protracted crises settings to mitigate gender-specific risks and vulnerabilities, while laying the foundations for longer-term system-building;

C. Improve coordination with gender-responsive employment policies and public services

(k) Maximize the impact of cash transfer programmes by ensuring women's and girls' access to complementary benefits and services, such as livelihood support and skills training, as well as access to education, health and childcare services;

(l) Promote coordination between social protection systems and gender-based violence prevention and response efforts, including through joint planning, the training of social protection case workers and robust referral pathways;

(m) **Combine social protection, employment and care policies to advance women's access to new green jobs and create decent jobs in the care sector as part of just transitions to sustainable economies and societies;**

D. Take a rights-based approach to social protection delivery

(n) **Design, implement and monitor delivery mechanisms with the end user – and rights holder – in mind, making sure that their dignity, agency and access is guaranteed throughout the process;**

(o) **Ensure adequate staffing and decent working conditions for front-line social protection workers, including by focusing greater attention on addressing safety concerns and unpaid care responsibilities;**

(p) **Recognize and support the essential role of women's, workers' and community-based organizations in the delivery of informal social protection and emergency support during crises;**

(q) **Ensure that the digitalization of delivery mechanisms is deliberately geared towards promoting inclusiveness and equality, guided by international human rights standards and gender-responsive design principles;**

E. Scale up financing for social protection and gender equality

(r) **Forge broad-based fiscal pacts to enhance domestic resource mobilization for gender-responsive social protection and sustainable development based on solidarity and redistribution;**

(s) **Extend contributory social protection to informal and other workers with low contributory capacity, with due attention to feminized sectors and occupations;**

(t) **Increase revenue from progressive taxation through a focus on taxing those with the highest ability to pay, including by way of wealth and corporate taxation;**

(u) **Promote reforms of the international financial architecture so as to lift the constraints on developing countries in mobilizing resources for gender-responsive social protection, with a focus on sustainable debt solutions and global tax cooperation;**

(v) **Harness international climate finance funds to strengthen gender-responsive social protection systems;**

(w) **Increase official development assistance, including humanitarian aid, through mainstreamed and targeted investments for gender equality, including gender-responsive social protection;**

F. Strengthen participation and accountability for gender-responsive social protection

(x) **Conduct participatory, community-led assessments of gender-specific risks and vulnerabilities, with particular efforts to understand the experiences of all women and girls facing multiple and intersecting forms of discrimination;**

(y) Involve women's and workers' rights organizations in the design, implementation and monitoring of social protection systems, policies and programmes, and ensure that their contributions are adequately recognized;

(z) Support independent, civil society-led monitoring and accountability efforts to hold governments, development partners, humanitarian actors and other stakeholders accountable for their obligations to ensure equality and non-discrimination in access to social protection and humanitarian assistance;

G. Improve data, evidence and knowledge for gender-responsive social protection

(aa) Invest in the development of scalable methodologies to adequately capture the complexity of poverty and vulnerability among women, with attention paid to inequalities within the household and factors such as control over household resources, decision-making power and time use;

(bb) Improve the collection and use of data, particularly administrative data, disaggregated by sex, age, income, location and other characteristics, on the coverage and adequacy of social protection benefits, including child allowances, unemployment, disability, maternity and pensions benefits;

(cc) Strengthen data infrastructure and information systems for effective social protection delivery, including through registration questionnaires and assessments conducted by case workers that make the risks and needs of women and girls visible, while guaranteeing their safety and privacy;

(dd) Adopt mixed-method approaches to the monitoring and evaluation of social protection policies and programmes so as to capture the impact on gender equality, as well as the unintended consequences, and to identify the drivers of transformative change for women and girls, and any constraints in that regard.