



ADVISORY NOTE 04

SOCIAL PROTECTION

Exploring
gender-responsive
safety nets in times
of crisis

GENDER
EQUALITY



Social Protection

Exploring gender-responsive safety nets in times of crisis

Background

The use of productive safety nets in times of crisis has been increased in recent years. Innovative programming, implementation and financing mechanisms have allowed safety net programmes to evolve and adapt to both prepare for, and respond to, large-scale crisis. In the Caribbean such emergencies have included events such as high food and oil prices, hurricanes, floods and droughts, volcanic eruptions and health related pandemic.

Over the past two decades, the increased recognition of the gendered impacts of crises has led to more gender-responsive humanitarian interventions. However, there has been limited systematic use of evidence to inform crisis-sensitive safety net policy and programming with a gender lens, and the two sectors have remained siloed, despite the potential benefits that can be derived through integration.

Gender analysis must be central to productive and social safety nets planning and programming. The design and implementation of safety net programmes with a gendered lens should enhance gender equality and empowerment across the life cycle – and across a wide range of outcomes.

Enhanced gender equality and empowerment may be observed in increased adolescent girls' access to education and health services, improved women's access to and control over income and assets, increased social inclusion and enhanced community networks, increased women's decision-making, and changed pattern with respect to the unequal division of labour in the household.

At the same time, it should also be recognized that when gender and other intersecting vulnerabilities – such as disability, ethnicity, life-cycle risks – are not

well considered or integrated into design, implementation and monitoring and evaluation (M&E), safety nets programming can actually have unintended negative gender impacts.

In crisis situations, and especially those in which local conditions may change rapidly, gender considerations in humanitarian interventions are arguably of even greater importance.¹

Women tend to be more vulnerable than men to shocks and face heightened risks because of pre-existing gender inequalities – such as having fewer economic resources and fewer coping mechanisms at their disposal in a crisis.

This is further exacerbated by life-cycle and other intersecting risks and vulnerabilities. An emerging body of evidence shows that using Safety Net tools in humanitarian programming – such as cash transfers, in-kind transfers – and integrating them into other social protection and public works programmes, can have positive effects on gender equality and women's empowerment.

With the use of social and productive safety nets in crisis responses increasing, there is an urgent need to inform the design and implementation of shock-responsive approaches from a gender and intersectional perspective if the programmes are to support positive gender outcomes across the life cycle and minimise any negative effects. Moreover, emergencies often provide windows of opportunity for supporting positive changes in gender relations. Safety Net needs to be part of the system that harnesses these opportunities rather than ignore them.²

¹ Simon, C. (2018) 'Setting the stage: what we know (and don't know) about the effects of cash-based interventions on gender outcomes in humanitarian settings'. Evidence synthesis prepared for UN Women, featured in Collected Papers on Gender and Cash Transfer Programmes in Humanitarian Contexts, compiled by the Cash Learning Partnership.

² Holmes, Rebecca. 2019. Promoting gender equality and women's empowerment in shock sensitive Safety Net. Working Paper 549. Australian Aid, April 2019.

The importance of safety nets

Evidence shows that having safety net systems or programmes in place before a crisis reduces the negative impact of the emergencies, as the benefits of safety nets help poor households to smooth consumption and income and can also promote recovery once the crisis is over.³

However, beyond the role of core Safety Net objectives – which aim to reduce poverty and vulnerability through a range of cash or in-kind transfers, work opportunities or insurance – safety nets are increasingly being used and adapted to support large-scale, climate-related crisis responses and in the context of protracted crises, including assistance for internally displaced persons.

Many terms are being used for this approach – shock-responsive, adaptive safety net, shock-responsive. In this Advisory Note, the term ‘productive safety net’ is used to mean the role that a Safety Net system – or Safety Net programmes – can play in dealing with the negative impacts of shocks, by reducing and mitigating vulnerability to risk in advance of shocks as well as helping households to cope with the after-effects.

Recent examples of shock-responsive safety net programming include:

- Temporarily increasing the value of cash transfers to existing beneficiaries.
- Distributing emergency support through the Safety Net system
- Pre-positioning financing mechanisms and ‘scaleable’ targeting systems to expand coverage.
- Sharing programming and administrative platforms between humanitarian responses and national safety net programmes.

³ Bastagli, F. (2014). Responding to a crisis: The design and delivery of Social Protection. ODI Working Paper N. 159. London: Overseas Development Institute; Venton, C. (2018) Economics of resilience to drought in Ethiopia, Kenya and Somalia. Washington DC: United States Agency for International Development

⁴ Meinzen-Dick, R., Johnson, N., Quisumbing, A., Njuki, J., Behrman, J., Rubin, D., Peterman, A. and Waitanji, E. (2011) Gender, assets and agricultural development programs: a conceptual framework. CAPRI Working Paper 99. Washington DC: International Food Policy Research Institute

⁵ WHO – World Health Organization (2011) World report on disability. Geneva and Washington DC: WHO and the World Bank

Gender-Responsive safety nets

There are four reasons why it is important for policy-makers to use a gender lens when designing, implementing and measuring crisis-sensitive safety net systems and programmes.

1. Crises can exacerbate existing gender inequalities.

Discriminatory social norms and women’s roles and responsibilities – including their responsibility for domestic work and childcare and limited decision-making and bargaining power – mean that women and men often experience different levels of vulnerability to the same shocks and stresses.⁴

For example, working-age and elderly women tend to have less access to productive assets and resources, are concentrated in low-wage casual employment and access different social networks, and are less likely to have insurance (ibid.). These challenges may be compounded by other intersecting vulnerabilities, such as disability, social marginalisation or health status.⁵

As such, women typically have fewer coping strategies to draw on in times of crisis than men and may be less able to seek safety and access emergency response programmes, which undermines their ability to cope and capacity to respond to shocks.⁶

2. Women and men may face different risks, and/or be impacted by crises differently.

Lifecycle and other factors also exacerbate these experiences. Children and the elderly, for example, are often disproportionately exposed to disasters.⁷ Women with disabilities may face additional physical challenges to coping during a disaster as well as experiencing discrimination in accessing relief efforts.⁸ Evidence also shows that violence against women increases during crises: an estimated one in five female refugees or displaced women in complex

⁶ Meinzen-Dick, R., Johnson, N., Quisumbing, A., Njuki, J., Behrman, J., Rubin, D., Peterman, A. and Waitanji, E. (2011) Gender, assets and agricultural development programs: a conceptual framework. CAPRI Working Paper 99. Washington DC: International Food Policy Research Institute

⁷ HelpAge International (2014) Disaster resilience in an ageing world: how to make policies and programmes inclusive of older people. London: HelpAge International

⁸ Sightsavers (2015) Disability, disasters and empowerment: Evidence from qualitative research in a disability-inclusive disaster preparedness programme. London: Sightsavers



Social and cultural structures change quickly in crisis contexts, providing opportunities to redefine gender norms and power relations

humanitarian settings experience some form of sexual violence.⁹

Economically, women are also more likely to suffer losses in crises, as the sectors in which they are overrepresented – agricultural trade and the informal economy – are often most impacted by crises.¹⁰

3. Crises may provide opportunities to reverse pre-existing inequalities and promote women’s and girls’ empowerment.

Social and cultural structures change quickly in crisis contexts, providing opportunities to redefine gender norms and power relations.¹¹ Such opportunities are often missed, but these contexts offer pivotal moments for change. Moreover, the specific skills, resources, knowledge and agency of women and marginalised groups more generally, are often overlooked in emergencies, but can be strategically utilised to reduce risk and support emergency response.¹²

4. Humanitarian and development actors have a responsibility to promote gender equality.

International and national regulations and policy commitments insist that gender equality is promoted. The ongoing discussions on the humanitarian–development nexus recognise that meaningful and sustainable impacts require complementary action by humanitarian and development actors.

This means that the focus on gender equality and empowerment needs to be integrated in a crisis response as well as development assistance. National and international actors can use different strategies and approaches to promote gender equality.

The role of local women and women’s organisations in crisis situations, for example, should be supported, as they can be crucial catalysts for transformative change.¹³

Key features of gender-responsive safety nets

Many productive safety net programmes categorically target women because they are generally highly represented in poverty and face specific vulnerabilities across the course of their lives. Certainly, this is an important first step to addressing gender inequalities. But the focus on targeting women can overlook the importance of addressing the other dimensions of women’s poverty, such as increased time poverty, limited mobility, inadequate financial inclusion, inequalities in the labour market, discriminatory sociocultural norms etc. With few exceptions, objectives to address gender inequality and promote women’s and girls’ empowerment are rarely at the forefront of safety net programming.¹⁴

The following are key features that can help safety net programmes be well-designed and implemented to promote gender equality and women’s and girls’ empowerment across the lifecycle:¹⁵

- Programme design and implementation are informed by a **gendered poverty and vulnerability analysis**. This helps understand the underlying drivers of gender inequality, their intersection with other risks and inequalities and their effect on poverty and vulnerability.
- Programme designers and implementers should also conduct a **gender and inclusion analysis**, which goes beyond comparing outcomes for men and women and looks at intra-household relations, social relations and allocation of resources. Programme features informed by a gender and inclusion analysis include, for example: ensuring equal access to programmes through appropriate communication channels and accessible application and registration processes; providing gender-, age- and ability-appropriate work and equal wages, flexible working hours and work opportunities close to home; and providing good quality childcare options.¹⁶ For cash transfers, such features include targeting payments to women in the household to increase their bargaining power

⁹ IASC – Inter-Agency Standing Committee (2006) Women, girls, boys, men: different needs - equal opportunities: the gender handbook for humanitarian action. Inter-Agency Standing Committee

¹⁰ Barclay, A., Higelin, M. and Bungcaras, M. (2016) On the frontline: catalyzing women’s leadership in humanitarian action. London: ActionAid (www.actionaid.org/sites/files/actionaid/on_the_frontline_catalyzing_womens_leadership_in_humanitarian_action.pdf)

¹¹ IASC (2017) The gender handbook for humanitarian action (2nd edn) Inter-Agency Standing Committee

¹² Lindley-Jones, H. (2018) Women responders: placing local action at the centre of humanitarian protection programming. London: CARE International UK.

¹³ Oxfam Canada (2018). A feminist approach to localization: how Canada can support the leadership of women’s rights actors in humanitarian action. Feminist Aid and Foreign Policy Series. Oxfam Canada.

¹⁴ Ibid

¹⁵ Ibid

¹⁶ Ibid

and control over resources, and providing bank accounts and banking payments for beneficiaries for financial inclusion. It could also include: ensuring time taken to adhere to transfer conditions does not add to women's time burdens; ensuring collecting transfers is safe; providing opportunities for women to take on community leadership roles or expand their networks through group meetings; and providing regular long-term cash transfers of sufficient value. Other in-kind programmes may, for example, target nutritionally-sensitive interventions at pregnant or nursing women.

- Programmes also need to be **monitored regularly throughout the programme cycle and evaluated**. The collection of disaggregated data at the individual level is important – including by sex, age, disability, ethnicity status, sexual orientation and gender identity. M&E should include both quantitative and qualitative indicators as well as measures to capture unintended effects.¹⁷

Women's and girls' empowerment is a long-term goal and safety nets alone cannot achieve it. However, ensuring core programming features are gender-responsive contributes significantly to such longer-term objectives. Moreover, linking beneficiaries to other relevant services and programmes can further promote women's and girls' empowerment across the economic, political and social spheres and tackle the structural inequalities that perpetuate inequality and discrimination.¹⁸

Shock-responsive safety nets in the 5 countries

The countries of the Caribbean Region have experienced several major crises over the last four decades, attributed to oil and food price crises, natural disasters and health related pandemic. Reviewing government responses to the COVID-19 pandemic is very instructive and provides a good platform to conduct a gender responsive analysis of the initiatives implemented.

Antigua and Barbuda

Antigua and Barbuda experienced severe fallout from the pandemic crisis. Information obtained from the Government suggests that more than 10,000

additional persons have become unemployed because of the pandemic, an estimate that represents 20% of the labour force, putting the total unemployment rate at nearly 30%. An estimated 3,600 hotel workers lost their income due to the closure of the hotels.

Data from the most recent survey of the labour force suggests that approximately 60% of employees within the tourism sector are women, implying that this group would have been disproportionately affected by the shuttering of hotels and ancillary businesses.

Moreover, when the knock-on effects of the slowdown in tourism on other related service sectors are considered, nearly 1 in every 3 women could be directly affected by the slowdown.

Single-parent households are disproportionately headed by women who generally support larger households than men. As such, any substantial impact on women's income will have direct and severe impacts on the children in their care.

With the reopening of the borders to international travel, the tourism sector is expected to begin a gradual recovery toward the end of 2020, though this could be significantly delayed in the event of additional global waves.

These shocks to tourism, the knock-on effects on other sectors and the impact on unemployment will translate into a significant impact on children since they already represent a substantial portion of those in poverty.

The disproportionate impact on single mothers will further reduce their capabilities. Additionally, the social impact on children will be exacerbated by the shifting realities of education in the COVID-19 environment due to school and business closures.

Even if classes are all migrated to an online platform, only 76% of the population has access to the internet, and this proportion is lower among the poor. The use of online classes will, therefore, need to address the gap in relation to access to computers and internet.¹⁹

In response, Government has implemented a series of measures designed to respond to the health, economic and social impacts of the virus. These

¹⁷ Ibid

¹⁸ Ibid

¹⁹ UNDP, UNICEF and UN Women Eastern Caribbean, 2020. Antigua and Barbuda COVID-19 Heat Report: Human and Economic Assessment of Impact. July 2020

interventions include a substantial increase in health-sector expenditure equivalent to 0.5% of GDP, the deployment of international disease specialists and a robust testing and quarantine programme, which has contributed to significant containment of the spread.

Additionally, several monetary measures were announced, including a 20% reduction in electricity costs to the public and fuel costs to fisher-folk for 90 days; a one-year investment incentive framework for home renovation and construction; suspension of the common external tariff on food imports and all new tax measures announced in the 2020 budget; and expansion of social safety net programmes.

Following the success of the containment measures that limited the spread of the disease, on June 4 2021, the Government was the first of the region to re-open the national borders, with strict protocols at ports and hotels to reduce the risk of transmission.²⁰

Barbados

In the context of Barbados, the consequences of COVID-19 pandemic have reverberated throughout the various sectors of the economy as a major health crisis, with severe consequences for livelihoods.²¹

Persons in tourism, construction, agriculture, distributions and related sectors faced serious disruptions to business and employment, including lay-offs or short-time, alternative working arrangements and redundancy. The Government of Barbados (GOB), with support from the private sector responded with the following support:

National Insurance Scheme (NIS)

- The GOB pledged supplemental support for the Unemployment Fund to cater for the expected larger number of claims.
- Unemployment benefits was provided for six months in the case of full job loss.
- 60% of insurable earnings was paid in respect of short-time.

Homes for All” Programme

- BD\$50 million from the Housing Credit Fund was used to unlock BD\$200 million from Banks to assist 1,000 households to construct and own affordable housing.

Household Survival Programme

- A BD\$30 million programme implemented through three initiatives to assist displaced workers.

Welfare Support

- Income of at least B\$600 provided per month where there is no one employed in a household as a result of the effects of COVID-19.
- Enhanced support for welfare recipients implemented – 40% increase in nominal rates.

Adopt a Family Programme

- The GOB invited households with an income of greater than BD\$100,000 to adopt a vulnerable family in order to provide support in excess of the welfare payments or to contribute to the newly established Adopt a Family Fund.

Employers: Deferral of NIS Contributions

- Employers who retained more than 75% of their staff complement were able to defer employers’ contributions for the next three months, with an extension of up to a further three months.

Others

Some public sector initiatives were matched by private sector relief mechanisms:

- Financial institutions agreed to a six month moratorium for payments on loans and mortgages for affected persons and businesses.
- Rent deferrals waiver were obtained in selected circumstances.

Dominica

In Dominica the tourism sector was not as critically impacted as arrivals are less directly dependent on the traditional markets of the US, UK and Canada. Nonetheless, tourism is the main foreign exchange earner, with remittances also playing a critical role in the accumulation of reserves.

The Agricultural Sector, a key driver of growth and employment, is still recovering from the devastation wrought by Hurricane Maria in 2017. Construction has increased in importance as an engine of income generation. However, the labour market remains depressed and the unemployment rate was projected to have remained well above the most recently available official data of 11% recorded in

²⁰ Ibid

²¹ ILO, 2020. Presentation on COVID-19., April, 2020.

2011 and is stated to be over the IMF's post-Erika estimates of 23%. The current data also suggests a disparity in employment rates between men and women, with the latter experiencing rates of 30% compared to 20% among the former.²²

Dominica implemented the following measures in its fight against COVID-19:

- Medical personnel from Cuba, including 25 nurses, 5 doctors and 4 lab technicians were accepted to assist the country in battling the coronavirus (COVID-19) contagion.
- A state of emergency was declared which included border restrictions and a curfew from 6 p.m. to 6 a.m. Mondays to Fridays and a total lockdown on weekends from 6 p.m. on Friday to 6 a.m. on Monday.
- Essential services (financial institutions, gas stations, supermarkets) were accessed by the public from 8 a.m. to 2 p.m. Mondays to Fridays. The imposed state of emergency was extended for an additional three months while the curfew remained in place for an additional 21 days following April 20, 2020.
- Continuous education of the public regarding COVID-19'
- The institution of a virtual customer service desk in efforts to promote social distancing to keep the public safe during the COVID-19 pandemic period.
- A ban of non-nationals on commercial passenger flights into Dominica effective March 26, 2020. Exit flights were allowed. Commercial flights were able to operate. However, crew members were not allowed to disembark. Upon entry, Nationals were placed in a 14-day mandatory quarantine

Grenada

Information on the fiscal measures implemented in Grenada is not available. Nevertheless, a significant amount of resources has been reportedly expended in social safety net programmes.

Saint Lucia

In Saint Lucia, to help workers navigate the economic hardship arising from COVID-19, the National

Insurance Corporation (NIC) intervened and provided some economic relief beyond its normal payment of benefit claims. It implemented measures to provide income support to contributors directly affected by the virus. The programme is expected to cost anywhere from \$40.1 million to \$80.2 million over a three-month period. The NIC will pay 50% of workers insurable earnings (salary amount on which contributions is levied) subject to a minimum pay-out of \$500 and a maximum of \$1,500 monthly to persons unemployed as a result of the Covid-19 crisis.

Gender-responsiveness of safety nets

Despite the increased investment in shock-responsive safety nets in recent years, most programmes have been gender-blind, with little attention given to the specific needs of women and girls across the life cycle in the context of crises.

Overlooking gender and inclusion issues risks exacerbating poverty, vulnerability and gender inequality, and misses opportunities for empowerment and transformative change.

A road map is provided below on how to make safety net programmes more gender sensitive. The roadmap incorporates much of the work of Holmes, Rebecca. (2019).²³

Adapting Safety Nets in Crises: Implications for Equality and Empowerment

There are several ways in which policy-makers can adapt safety net systems or programmes to respond to large-scale shocks. Some of these adaptations may be relatively small, such as tweaking existing design or using the existing safety net system or programme but in a different context. These are presented below.²⁴

Horizontal Expansion: Taking on a New Caseload

Horizontal expansion refers to increasing the coverage of a safety net from its original list of beneficiaries to an additional caseload of people affected by a crisis event. Key considerations from a gender perspective are:

²² UNDP, UNICEF and UN Women Eastern Caribbean, 2020. Dominica COVID-19 Heat Report: Human and Economic Assessment of Impact. April 2020

²³ Here work is entitled: Promoting gender equality and women's empowerment in shock-sensitive Safety Net. Working Paper 549. Australian Aid, April 2019.

²⁴ Ibid

- Possible exclusion of female-headed households and women within male-headed households.
- Potential tensions and conflict arising from targeting.
- Appropriateness of programme design for a new caseload of beneficiaries.

Vertical Expansion: Increasing transfer amounts

Vertical expansion refers to temporarily increasing the value of the Safety Net benefit for beneficiaries. The main reason for amending a transfer value is to reflect the impact of the shock on households and respond to household needs in an emergency – the new transfer value is often linked to food baskets, or to support savings or economic investment etc. The key consideration from a gender perspective is sensitivity of intra-household relations to the value of cash transfers.

Supporting Transformative Change through Complementary Programming

Developing appropriate linkages in emergencies to complementary programmes and services may also help to reduce unintended negative effects of programme changes as well as actively contribute to longer-term objectives of empowerment and transformative change, even in times of crisis.

Considerations for decision-makers

A number of guiding principles to operationalise Safety Net in the context of crisis have been identified.²⁵ These include: planning and preparing for shocks in advance, informed by a poverty and vulnerability assessment; ensuring there is implementation capacity, including staff capacity, delivery systems, and information and communication systems; coordination between actors and institutions; and monitoring interventions.

Preparedness is a core aspect of shock-responsive Safety Net programming and this can include a wide range of activities, such as embedding risk financing mechanisms in the programme, pre-agreeing indicators to trigger the Safety Net response, putting in place standard operating procedures with pre-identified partners etc.

Operationalising shock-responsive safety nets in a gender-responsive manner therefore requires that *each of the above be revisited and adapted, if and as relevant to their form and function, from a gender perspective* to ensure men and women have access to and can benefit from, all services and support equally and as best suits their respective needs and vulnerabilities.

It is critical to consider gender in the implementation of shock-responsive safety nets, especially as local realities can change rapidly in a crisis. To build staff capacity, skills and knowledge on gender in anticipation of crisis response, institutions delivering shock-responsive safety net programming should:²⁶

- carry out an analysis of internal gender capacities of staff to identify training needs, level of confidence in promoting gender equality, level of knowledge, identified gender skills
- train staff on:
 - the principles of gender equality, empowerment and inclusion
 - the importance of gender in humanitarian action, including protection issues
 - gendered programme design features and how to implement them in an emergency
- ensure a gender balance is achieved in the staffing
- continue to support and build the resources and technical capacity of national institutions, such as ministries of gender and/or women in their coordinating and convening power at the national and the subnational levels

Two other critical implementation features relate to ensuring access to **grievance mechanisms** and **clear communications**.

Access to grievance mechanisms that are safe and secure, especially for women and other vulnerable beneficiaries, is particularly important in the context of programme adaptation, and especially with regards to changes in targeting criteria. Having a functioning, accessible and safe grievance mechanism in place is one way to help reduce potential exclusion errors discussed in the case of horizontal expansion.

²⁵ O'Brien, C., Scott, Z., Smith, G., Barca V., Kardan, A., Holmes, R., Watson, C. and Congrave, J. (2018) Shock-responsive Social Protection systems research: synthesis report. Oxford: Oxford Policy Management

²⁶ Holmes, Rebecca. 2019. Promoting gender equality and women's empowerment in shock-sensitive Safety Net. Working Paper 549. Australian Aid, April 2019.

Clear **communication** about eligibility criteria and targeting procedures – especially if and as these might relate to men and women differently – is also important to reduce the potential risk of tensions in the community and/or household.

In conclusion, crises can intensify existing gender inequalities; women and girls often face different risks to men and boys in crises and are often disproportionately affected by shocks.

Despite the increased investment in shock-responsive safety nets in recent years, most programmes have been gender-blind, with little attention given to the specific needs of women and girls across the lifecycle in the context of crises.

Overlooking gender and inclusion issues risks exacerbating poverty, vulnerability and gender inequality, and misses opportunities for empowerment and transformative change.