

IMPROVING EMERGENCY RESPONSES AND BUILDING MORE INCLUSIVE SOCIAL PROTECTION SYSTEMS FOR WOMEN AND VULNERABLE GROUPS



UN Women/Janarbek Amankulov

Summary

It has been over a year and a half since the COVID-19 outbreak triggered significant social and economic disruptions. Governments introduced and reintroduced lockdown measures and other restrictions to curb the pandemic's spread, triggering a significant socio-economic crisis that has had disproportionately negative effects on women, particularly those who face multiple and intersecting forms of discrimination.

Even before the COVID-19 pandemic, persistent under-investment in gender equality and women's empowerment had hindered women's gender-equal development. As the pandemic continues, its socio-economic fallout and related challenges to countries' social

protection systems will further shift gender dynamics and hamper efforts to expand inclusivity, eradicate poverty and increase women's economic autonomy. This will ultimately render women, children and disadvantaged groups even more exposed to deep-rooted socio-economic inequalities and pre-existing vulnerabilities. The pandemic will leave many women with long-term socio-economic scarring in its wake.

The impacts of the COVID-19 pandemic on the social protection landscape has particularly affected the rights and needs of women and vulnerable groups, particularly those who already had less access to social protection before the pandemic, such as informal

women workers who lack access to basic social protections (e.g. pension schemes, health care plans and unemployment insurance). The gendered responses in the Europe and Central Asia region have so far has been inadequate to address the disproportionate impacts on these groups.

A UN Women analysis of the COVID-19 pandemic's impacts on gender equality in the Europe and Central Asia region¹ found that “the more acute economic impacts of the pandemic on women reflect long-standing gender disparities in access to economic resources and opportunities across the [Europe and Central Asia] region.”² The analysis recommended that countries prioritize women's access to decent work and economic empowerment as the pandemic continues and into the recovery period.

Along with emergency support, countries should prioritize delivering targeted assistance to persons who face heightened protection risks and ensuring that national social protection policies are based on multi-factor vulnerability assessments with “deeper thinking about

who was in pre-existing situations of vulnerability and who has been pushed into such situations.”³ This will ensure that women and other vulnerable groups are protected against the risks and needs associated with illness, unemployment, maternity, parental and other care responsibilities, disability, old age, housing and social exclusion.⁴

In order to help Europe and Central Asia Member States build more inclusive social protection landscapes, this brief provides specific recommendations on how to address social protection gaps and how to improve emergency responses in support of women and other vulnerable groups. In the long term, greater gender responsiveness in policymaking leads to more expansive and inclusive social protection systems and labour measures, which are crucial for women and girls to ‘weather the crisis, bounce back and rebuild’.⁵

This brief complements a separate policy brief on improving emergency responses and promoting more inclusive labour markets and business measures.

The Impacts and Gender Dimensions of COVID-19 on Social Protection Systems

Only 29 per cent of the global population receives comprehensive social protection coverage,⁶ while 45 per cent receives access to only one form of benefit. More than 50 per cent (4 billion people) have no access to any type of social protection benefit.⁷ According to the World Bank, well-designed social protection programmes are cost-effective, costing countries on average only 1.5 per cent of GDP.⁸ The development of

social protection systems must be linked to a conducive macroeconomic framework for maximum impact, including labour market, fiscal and monetary policies.

In the Europe and Central Asia region, while many countries have established **legal social protection entitlements**, gaps in coverage and benefit levels often prevent the entitlements from adequately guaranteeing income security.⁹ Further, in some countries

1 Countries in the region include: Armenia, Azerbaijan, Georgia, Moldova, Ukraine, Belarus, Kazakhstan, Kyrgyzstan, Tajikistan, Turkmenistan, Uzbekistan, Albania, Bosnia and Herzegovina, Croatia, Turkey, North Macedonia, Serbia, and Kosovo (All references to Kosovo shall be understood to be in full compliance with UN Security Council Resolution 1244 (1999))

2 UN Women (2021) [Assessing the Lights and Shadows of COVID-19: A Gender Analysis of Pandemic-related Impacts on Women and Girls in Europe and Central Asia](#)

3 Ibid.

4 UN (2021) [COVID-19 and Social Protection in Europe and Central Asia](#)

5 UN Women (2020) [From Insight to Action: Gender Equality in the Wake of COVID-19](#)

6 UN DESA (2018) [Promoting Inclusion through Social Protection: Reporting on the World Situation 2018](#)

7 ILO (2019) [Countries Urged to Act on Universal Social Protection](#)

8 UN (2020) [Policy Brief: The impact of COVID-19 on Women](#)

9 Oxfam (2020) [Shelter from the Storm: The Global Need for Universal Social Protection in Times of COVID-19](#)

(particularly in parts of Central Asia), legal coverage remains limited and “only a minority of the population has access to social protection schemes anchored in national legislation,”¹⁰ with such systems often facing the “challenges of fragmentation and low levels of public social spending.”¹¹

Cash transfers are the most widely used part of government fiscal packages for social assistance intervention to poverty and vulnerability in the region. Transferring cash directly to the poorest households supports income, consumption and human capital development and has wider empowerment benefits because recipients are able to choose and prioritize their own expenditures.¹² Analysis by Oxfam and Development Pathways of 126 low- and middle-income countries between April and September 2020 found that “75 per cent of the countries investigated had introduced cash-based emergency social protection through a ‘horizontal’ expansion of their social protection programmes (i.e. reaching more people), or by a ‘vertical’ expansion (i.e. increasing the value of the benefits).”¹³ In designing and extending vertically and horizontally inclusive cash-based transfers to women and vulnerable groups, countries can promote gender equality, eradicate poverty, facilitate access to health care and education, and achieve decent work for all.

Many women and vulnerable groups work in temporary or precarious positions, are self-employed or are employed in **informal employment sectors**, predominantly as domestic or family workers (25.1 per cent of total employment in Europe and Central Asia, although this figure varies widely across countries within the region). However, most social protection systems tend to focus on those who are formally employed – a major shortcoming that leaves many without access to social protection and income security and places them at a higher risk of severe health and economic consequences.

The COVID-19 pandemic has led to unprecedented job losses in the **‘feminized’ sectors of the labour market** (including tourism, retail, food and accommodation). Because workers in these sectors are less likely to be able to work from home and generally have limited or no access to social protection safety nets, they have been unable to support themselves or their families.¹⁴

Pandemic responses, particularly mandated closures of schools, health services and social spaces, have led to unprecedented (and disproportionate) growth in women’s **unpaid care and household work burdens**.¹⁵ Much of this increase stems from increased care obligations for school-aged children, people suffering from the virus and the heightened care needs of older persons, the disabled and other vulnerable family members. Although feminist activists and scholars have long recognized the interrelationships among gender, unpaid work and paid employment, the COVID-19 pandemic has revealed to the world the significance of care work to social and economic life. However, mainstream social protection measures typically overlook women’s unpaid care and domestic work.¹⁶

Across the globe, more women than men reported increases in the time they spend on household chores and unpaid care work. Many women reported that these increases were in addition to – and often had to be balanced with – their time spent in paid employment. The situation in the Europe and Central Asia region reflects this global trend; 70 per cent of women reported that since the start of the crisis, they have spent additional time on at least one unpaid domestic chore compared to only 59 per cent of men.¹⁷ The highest burdens were reported by women in Albania (72 per cent compared to 61 per cent for men) and Georgia (62 per cent compared to 43 per cent), which had early school closures, and in Kyrgyzstan (67 per cent versus 26 per cent).¹⁸

10 UN DESA (2018) [Promoting Inclusion through Social Protection: Reporting on the World Situation 2018](#)

11 UN (2020) [COVID-19 and Social Protection in Europe and Central Asia](#)

12 Holmes, R., Jones, N., Vargas, R and Veras, F. (2010) [Cash Transfers and Gendered Risks and Vulnerabilities: Lessons from Latin America](#)

13 Oxfam (2020) [Shelter from the storm: The global need for Universal Social Protection in Times of COVID-19](#)

14 Principles for Responsible Investment (2020) [Theme 1: Protecting Workers’ Rights Through The COVID-19 Crisis](#)

15 UN (2020) [Policy Brief: The Impact of COVID-19 on Women](#)

16 Ibid.

17 UN Women (2020) [Women at the Forefront of COVID-19 Response in Europe and Central Asia](#)

18 Ibid.

The COVID-19 crisis has reinforced the importance of extending gender-inclusive social protection schemes in order to ease social exclusion and to safeguard minimum income security coverage for all workers, whether paid or unpaid. The pandemic has also added a new social protection group of temporary beneficiaries who, prior to the pandemic, were either uncovered or ineligible for any form of social protection or social insurance. Many of these new beneficiaries are day labourers and informal workers who lost their jobs and livelihoods during the crisis.

Pension coverage figures suggest that in the Europe and Central Asia region, 5 per cent of people above retirement age do not receive an old-age pension. There are wide variations between social groups and countries (for example, the percentage is twice as high in Central Asia).¹⁹

Before the pandemic, many countries made progress in establishing comprehensive social protection systems

such that older persons could “rely on pensions to partly meet their needs.”²⁰ However, pension coverage remained lower for women than men.²¹ According to analysis by the Organisation for Economic Co-operation and Development (OECD), “on top of often having worked in lower-paying jobs, older women are more likely to have worked part-time and are more likely to have taken time out of employment for care reasons. As a result, women more often face difficulties in meeting pension contribution requirements, and more often receive only minimum pension payments.”²²

The COVID-19 pandemic’s acceleration of digitalization has highlighted the need for greater and more direct support for women’s and vulnerable groups’ access to social protection benefits through **digital payment infrastructures**. More innovative support for digital literacy and expansion is needed in order to facilitate online application and access to social assistance schemes and benefits; expanding access and use of online banking is particularly important in this regard.

How Governments in the Region Have Responded to the Pandemic’s Disproportionate Impacts on Social Protection Schemes for Women and Vulnerable Groups

The UN Women research study, ‘**ONE YEAR OF COVID-19: A Gender Analysis of Emergency COVID-19 Socio-Economic Policy Responses Adopted in Europe and Central Asia**’, uses a gender lens²³ and the Leave No One Behind (LNOB) principle²⁴ to analyse government measures introduced or adapted in response to the COVID-19 pandemic. The analysis frames the measures under three broad categories: social protection, labour market and economic, fiscal and business stimulus.

Governments that incorporate a gender lens and the LNOB principle into their response measures can mitigate the adverse and disproportionate impacts that the COVID-19 pandemic has had on women and vulnerable groups. Doing so will also simultaneously bolster the fundamentals of ‘building back better’ after the pandemic.

Of the 477 measures recorded across these categories from multiple sources,²⁵ 220 measures (46 per cent)

19 UN (2020) COVID-19 and Social Protection in Europe and Central Asia. <https://www.social-protection.org/gimi/RessourcePDF.action?id=56790>

20 UN DESA (2018) [Promoting Inclusion through Social Protection: Reporting on the World Situation 2018](#)

21 Ibid.

22 OECD (2020) [Women At The Core Of The Fight Against COVID-19 Crisis](#) (version 1 April 2020)

23 A gender lens methodology considers measures to be gender-sensitive if they include explicit reference to “women” and “seek to directly address the risks and challenges that women and girls face during the COVID-19 crisis.” (See [COVID-19 Global Gender Response Tracker Methodological note](#).)

24 The Leave No One Behind (LNOB) principle’s methodology considers measures that directly address and make explicit reference to vulnerable and marginalized households and groups

25 [Council of Europe: Promoting and protecting women’s rights at national level](#); [International Monetary Fund Policy Tracker on Policy Responses to COVID-19](#); [ILO Country Policy Responses](#); [Organisation for Economic Co-operation and Development POLICY TRACKER: Tackling COVID-19 - Contributing to a global effort](#); [World Bank Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures](#); [UNDP-UN Women COVID-19 Global Gender Response Tracker](#)

were introduced or adapted on social protection. Of these social protection measures, only 17 measures (8 per cent) can be classified as being gender-sensitive in that they make specific reference to women, while 121 (55 per cent) can be classified as being inclusive of the

LNOB principle in that they make specific reference to vulnerable and marginalized households and groups.

Presented by region and subregion, these social protection measures can be summarized as:

Social protection gender-sensitive and LNOB measures introduced by governments to address the socio-economic impacts of COVID-19

By Region and Subregion	TOTAL Measures (social protection, labour market, and economic, fiscal and business)	Social protection measures	Gender-sensitive social protection measures	LNOB social protection measures
Europe and Central Asia	477	220 (46%)	17 (8%)	121 (55%)
Central Asia	83	40 (48%)	1 (3%)	25 (63%)
Eastern Partnership	209	100 (48%)	6 (6%)	54 (54%)
Western Balkans and Turkey	185	80 (43%)	10 (15%)	42 (54%)

Source: UN Women (2021) ONE YEAR OF COVID-19: A Gender Analysis of Emergency COVID-19 Socio-Economic Policy Responses Adopted in Europe and Central Asia

Only six targeted cash transfer schemes (3 per cent of 220 social protection measures) expressly cited support to women. Similarly, only six housing relief/utility and in-kind support measures (3 per cent of the 220) referenced women. **Albania** doubled several existing social protection schemes, including to parents of two or more children in which women were the primary recipients, and to economic aid recipients (with reference to “women heads of families”). In expanding housing assistance and in-kind support, Albania specifically referenced women as comprising a considerable number of beneficiaries. **Armenia** introduced new measures to assist pregnant women in hardship and for vulnerable and socially marginalized groups to pay for utility bills. In **Azerbaijan**, support measures referenced the hardest-hit families (which added an additional burden for women) and women-headed households. Support included help with utility bill payment, food assistance and hygiene kits. Georgia, also acknowledging the pandemic’s additional care burden on families, distributed food and hygiene kits to women with many children and women-headed households. Serbia introduced universal and one-off cash transfers to women for maternity leave and child

care and provided hygiene packages and essential foods to the most vulnerable women. **Turkey** increased cash transfers for women, new mothers, postnatal and pregnant women and women who recently lost their husbands. **Uzbekistan’s** in-kind assistance targeted women over 55 years old.

Four countries introduced five measures related to unemployment and leave benefits, each citing “women” among target beneficiaries. Under its economic aid scheme, **Albania** doubled payments to women recipients of existing unemployment benefits. In **Armenia**, beneficiaries of one-time financial assistance included unemployed women, women whose husbands lost their jobs and unemployed single pregnant women. **North Macedonia** expanded paid maternity and pregnancy leave and salary compensation; these changes are slated to continue through to the end of pandemic measures. **Georgia** was the only country whose responses cited women’s increased load of care work in support packages for families. In addition, Georgia’s social compensation included women as income-earners that were rendered jobless, as parents of children with disabilities and families with three or more children.

The starkly low number of measures deemed gender-sensitive or in line with the LNOB principle underscores that the gender responsiveness of actions remains grossly insufficient and that not nearly enough has been done to mitigate pandemic's impacts on women and vulnerable groups.

In order to address the gender-disproportionate impacts of the pandemic on social protection and income security, this brief puts forward the case for additional social protection interventions that are designed with both a gendered lens and the LNOB principle.

Recommendations to Improve the Emergency Response and Build More Inclusive Social Protection Systems

Immediate responses

- 1. Institute greater and more creative support for access to cash transfers, unemployment compensation and other social protection measures, especially for women and vulnerable groups who do not have access to banking (particularly online banking) or the digital literacy to apply for and access provisions online.**

Although a digital payment infrastructure is quicker and safer (especially during periods of lockdown), it nonetheless excludes the most vulnerable individuals and households. To avoid these unintentional consequences, complementary systems must be in place. Figures indicate that for the Europe and Central Asia region, women comprise almost 60 per cent of those who do not have access to a bank account.²⁶ Globally, only 69 per cent of adults have a digital bank account; only 30 per cent have received wages or government payments directly to such an account.²⁷

- 2. Ensure that cash transfers remain unconditional. Throughout the COVID-19 crisis and future emergencies, it is important to avoid tying cash transfers to conditionalities that add to women's unpaid care burdens (for example, when women have additional care burdens due to closed schools, school attendance or training attendance requirements).**

A transformative approach should be adopted to ensure that cash transfer programmes are unconditional, supportive of women's unpaid care burdens and facilitate women's and vulnerable groups' empowerment – that programmes are designed to consider them as more than merely social protection recipients.

- 3. Expand coverage of social assistance payments with sustained financial resources from the government in order to guarantee social security, including for new and temporary beneficiaries that are revealed by emergencies.**

In expanding coverage of social assistance payments, Governments should prioritize ongoing analysis and assessment of social protection benefits, including analysis of whom the benefits are reaching. Programmes should ensure that coverage extends to individuals and vulnerable groups, including new and temporary beneficiaries who were either not covered or ineligible for social protection or social insurance and those that the crisis pushed into poverty or difficulties.

Gender analyses, vulnerability assessments and a continued commitment to collecting disaggregated data will help governments better understand the factors that lead social protection schemes to exclude women and vulnerable groups. Such analyses will also highlight how existing social protection schemes disadvantage women and will further reveal the differential gender and intersectional impacts of the COVID-19 crisis.

- 4. Ensure that unemployment benefits and income security schemes consider the constraints faced by women and vulnerable groups that work in the informal sectors or are self-employed as entrepreneurs.**

Governments should specifically target sectors in which women are over-represented and have been most affected by the pandemic (e.g. tourism, hospitality, food, retail and other feminized sectors of the labour market).²⁸ Direct support and income replacement measures are crucial for informal

26 Demirciguc-Kunt, A. and Muller, A. (2019) [Financial Inclusion in Europe and Central Asia — The Way Forward?](#)

27 World Bank, [The Global Findex Database 2017](#)

28 UN Women (2020) [Gender Equality and the COVID-19 Outbreak: Key Messages and Advocacy Points from the Europe and Central Asia Regional Issue-Based Coalition on Gender](#)

workers, workers in precarious and temporary jobs, domestic and migrant workers and employees of women-led businesses.

5. Formally recognize unpaid domestic and care work as real and critical work that contributes to social and economic life.

The COVID-19 pandemic has brought into sharp relief and reinforced the immense value of unpaid work. Governments' continued reliance on women's and vulnerable groups' unpaid labour to shore up social protection and public service provision gaps cannot continue; it is creating long-term costs and risks for such people. Governments must recognize the inherent value of unpaid care and domestic work by implementing social protection interventions that support women's health and socio-economic well-being throughout their lives.

Medium- to longer-term responses

1. Commit to strengthening and investing in universal, gender-responsive social protection systems that support women and vulnerable groups' recovery and resilience to future emergencies and shocks.

The severity of the COVID-19 health and socio-economic crisis shows that procrastinating and muddling through reforms exacerbates pre-existing inequalities; doing so at the national, regional and global levels is no longer an option. Building more resilient health and social protection systems requires greater and more sustained increases in public funding and a more globally coordinated approach. Such an approach must include investments in the care economy sufficient to provide affordable and quality child- sick- and eldercare. These investments will create jobs and will increase women and vulnerable people's ability to (re)enter the labour market.

2. Link universal social protection systems to a conducive macroeconomic framework including fiscal and monetary policies that promote full and decent employment, which will support programme sustainability.

Adequate financing of social protection systems, even during periods of economic downturn, is essential to long-term programme sustainability. Cuts in public spending and privatization, especially on health care, weakens the capacity of systems to respond in times of crisis.²⁹

A universal right to social protection must be built into regional frameworks and national policies and laws. These must include social protection floors (nationally defined basic social security guarantees)³⁰ that prevent or alleviate women's poverty, vulnerability and social exclusion. At a minimum, these guarantees should ensure that all those in need have access to essential social protection schemes and basic income security throughout their lives. Countries should work to align their social protection floors with the Sustainable Development Goals.³¹

3. National governments must involve and collaborate with local governments and non-state organizations, including women's organizations, in all stages of designing, implementing and evaluating social protection systems and provisions.

Local governments and non-state organizations are often in a good position to assess the unmet needs of women and harder to reach groups and to deliver direct assistance to those that need it most. Governments should directly engage with women and vulnerable groups in order to understand their needs and what they would like from an effective and universal social protection system.³²

4. Undertake gender-responsive assessments and evaluations of current social protection programmes and systems.

Applying a gender lens and vulnerability analyses in designing fiscal stimulus packages and social assistance programmes is vital to building more prosperous, equal, inclusive and resilient societies for all citizens.³³ Governments should adopt effective monitoring and complaints mechanisms, including participatory social audits.

29 UN (2020) [COVID-19 and Social Protection in Europe and Central Asia](#)

30 ILO. [22. Social Protection Floor](#)

31 ILO (2019) [Social Protection: Countries Urged to Act on Universal Social Protection](#)

32 Gerard, F., Imbert, C. and Orkin, K. (2020) [Social Protection Response to the COVID-19 Crisis: Options for Developing Countries](#)

33 UN Women (2020) [Gender Equality and the COVID-19 Outbreak: Key Messages and Advocacy Points from the Europe and Central Asia Regional Issue-Based Coalition on Gender](#)