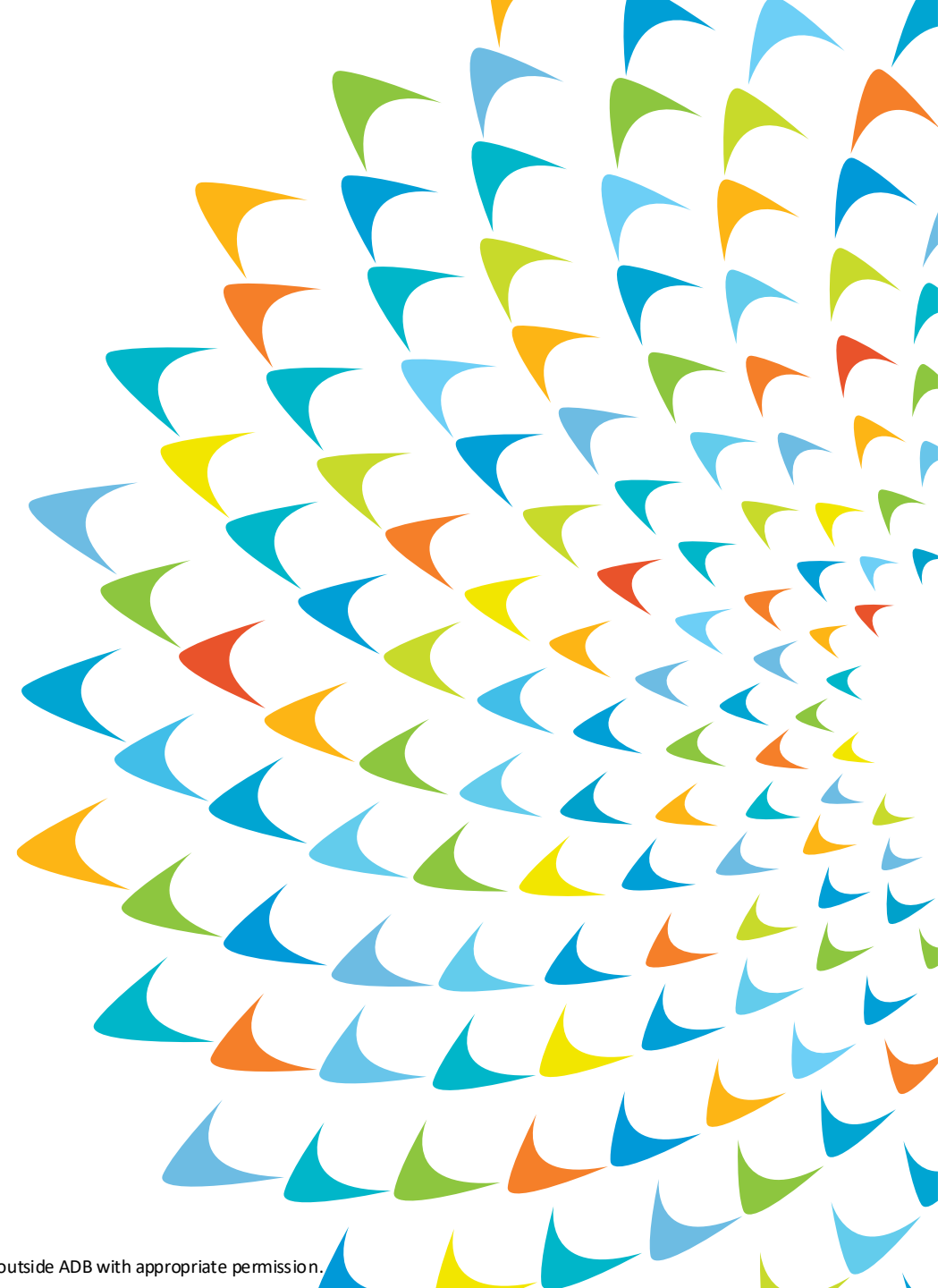




# Gender dimensions of social security in the Asia-Pacific region

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Imagine a mother named Mira.

Mira works long hours in the informal sector: no formal contract, no health insurance, no retirement savings.

When Mira had her youngest child, she was back to work within weeks, as no one would pay her if she stayed home.

Mira also takes care of her elderly parents, who live nearby and require regular attention.

Her daughters have limited access to education, as they often stay home to help Mira manage household chores.





- Any unexpected event—a typhoon, a health issue, or an economic downturn—could devastate Mira’s family.
- **Mira’s story is not unique; it reflects the daily reality of millions of women across the Asia-Pacific region.** Women like Mira, especially in informal or low-wage work, are disproportionately affected by gaps in social security systems that often overlook their needs. They lack maternity leave, health benefits, and retirement options, and many are not covered by standard social protection measures.
- **For them, social security is more than a safety net; it’s a lifeline.** Programs that address the unique vulnerabilities faced by women—such as unequal access to education, care responsibilities, and lack of formal employment—are essential in bridging these gaps and creating a pathway to greater equality.



# Presentation Outline

- Gender Specific Vulnerabilities in the Asia Pacific Region
- How other countries are addressing the challenges
- Zooming in on the Philippines' Conditional Cash Transfer Program and how it addresses gaps in social security
- Ways Forward: Recommendations toward a Gender-Responsive Social Security in the Asia-Pacific Region

Photo sources: ADB



# Key Definitions



Social security is oftentimes referred to as social protection or social safety net. Of all these terms, “social protection” is the most commonly used internationally (ADB, 2003).



Social protection, or social security, provides benefits to individuals on the basis of risks faced across the life cycle (e.g., unemployment, disability, maternity, etc.) and to those suffering general poverty and social exclusion (ILO, n.d.)



In this presentation, social security and social protection will be used interchangeably.

## Sources:

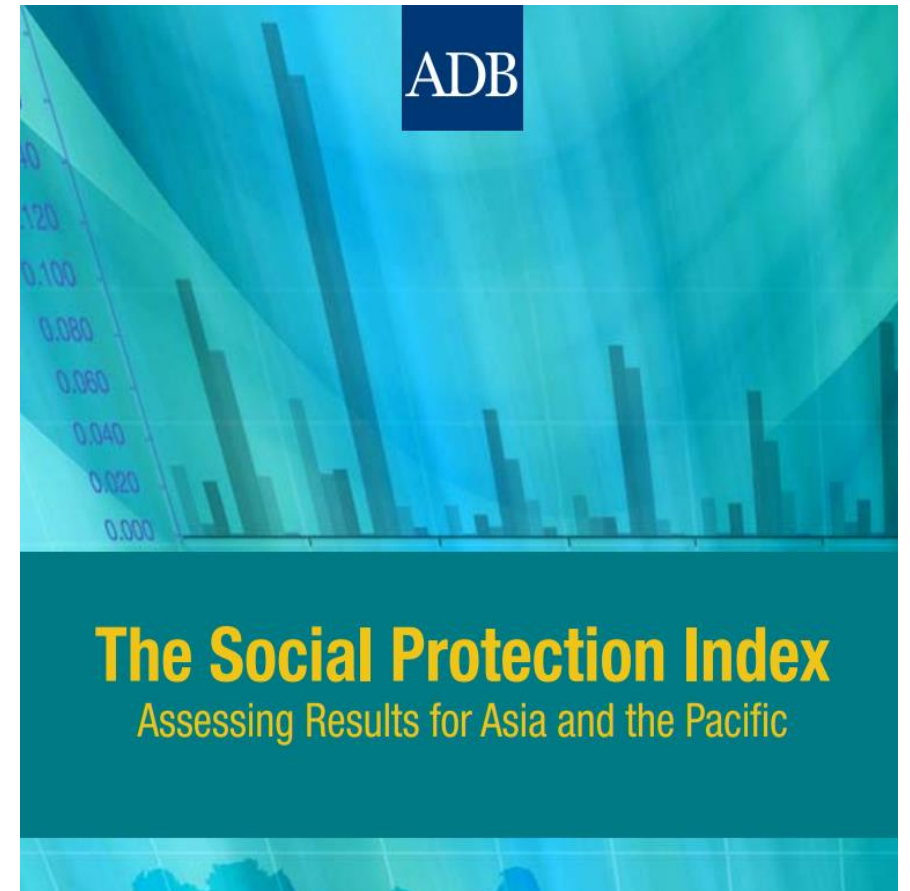
ADB. 2003. “Social Protection: Our Framework Policies and Strategies”. Manila. <https://www.adb.org/sites/default/files/institutional-document/32100/social-protection.pdf>

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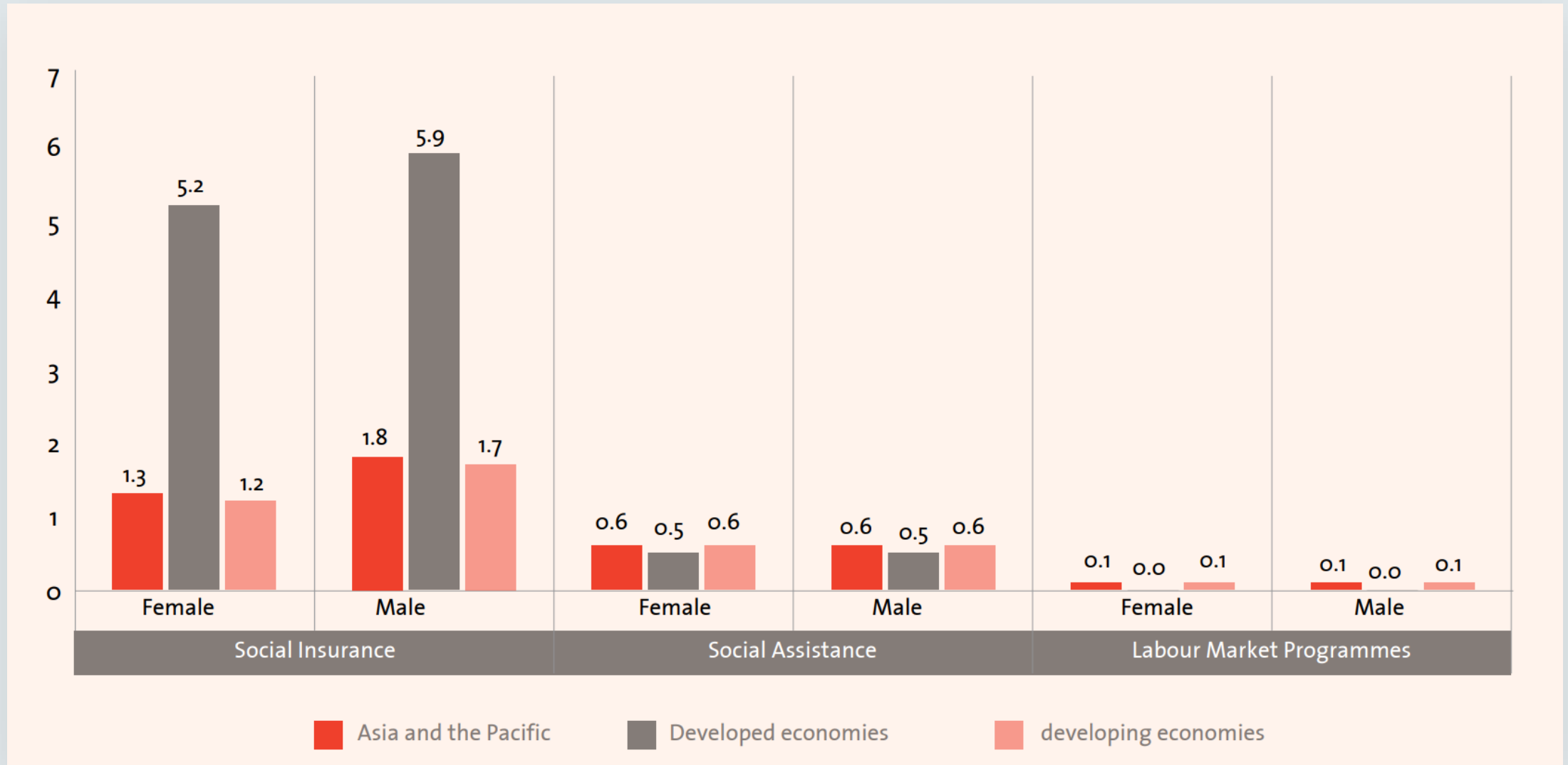
# The Social Protection Index (SPI)

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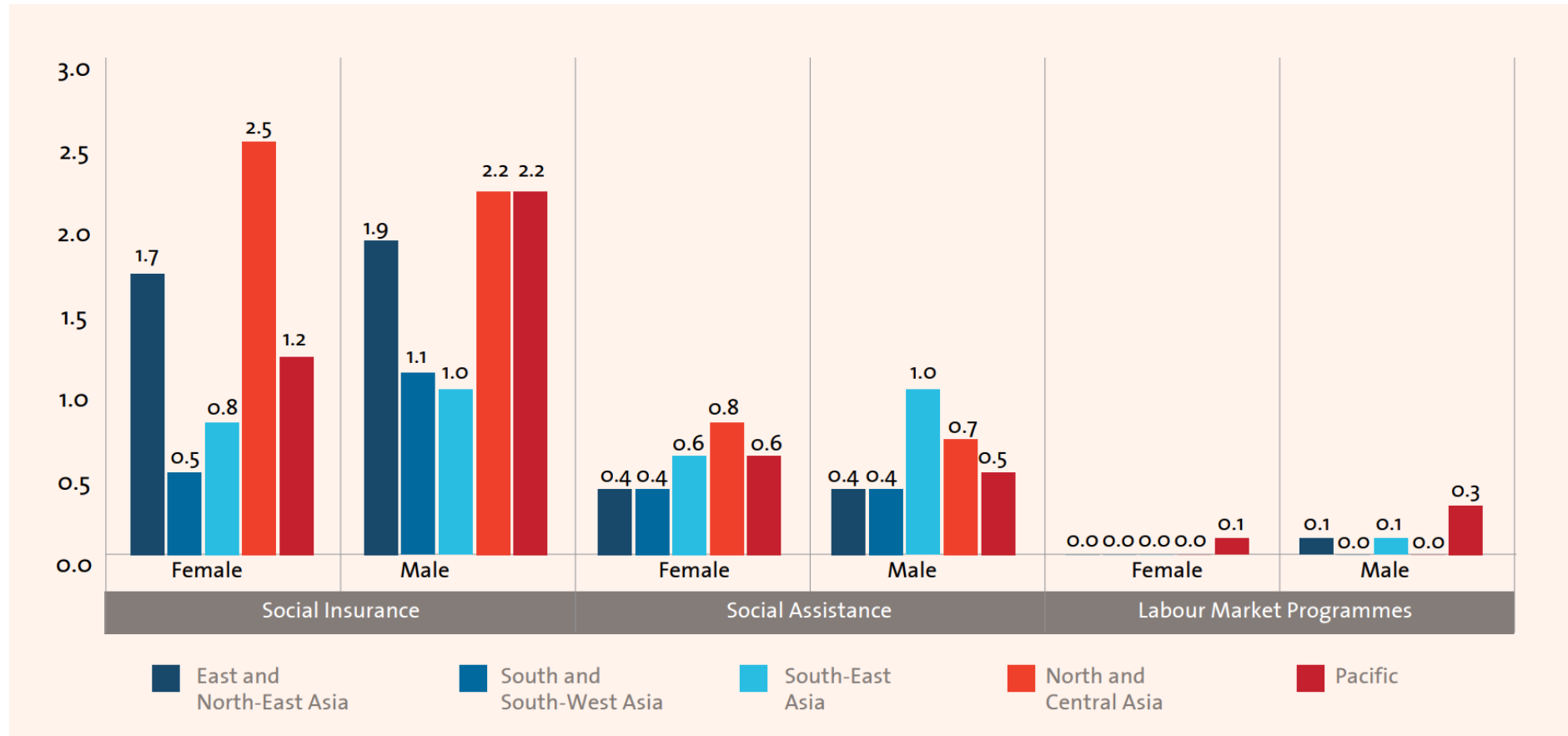
- The SPI was the first comprehensive, quantitative measure of social protection systems in Asia.
- A 2015 ADB study analyzed data on government social protection programs in 35 countries in Asia and the Pacific.
- The Social Protection Index is used to reflect disparities in social protection systems and measure coverage between women and men across countries.
- The study divided social protection into three major categories: social insurance, social assistance, and labor market programs.



## Social Protection Index by sex and income group, Asia and the Pacific, 2015



# Social Protection Index by sex and sub-region, Asia and the Pacific, 2015

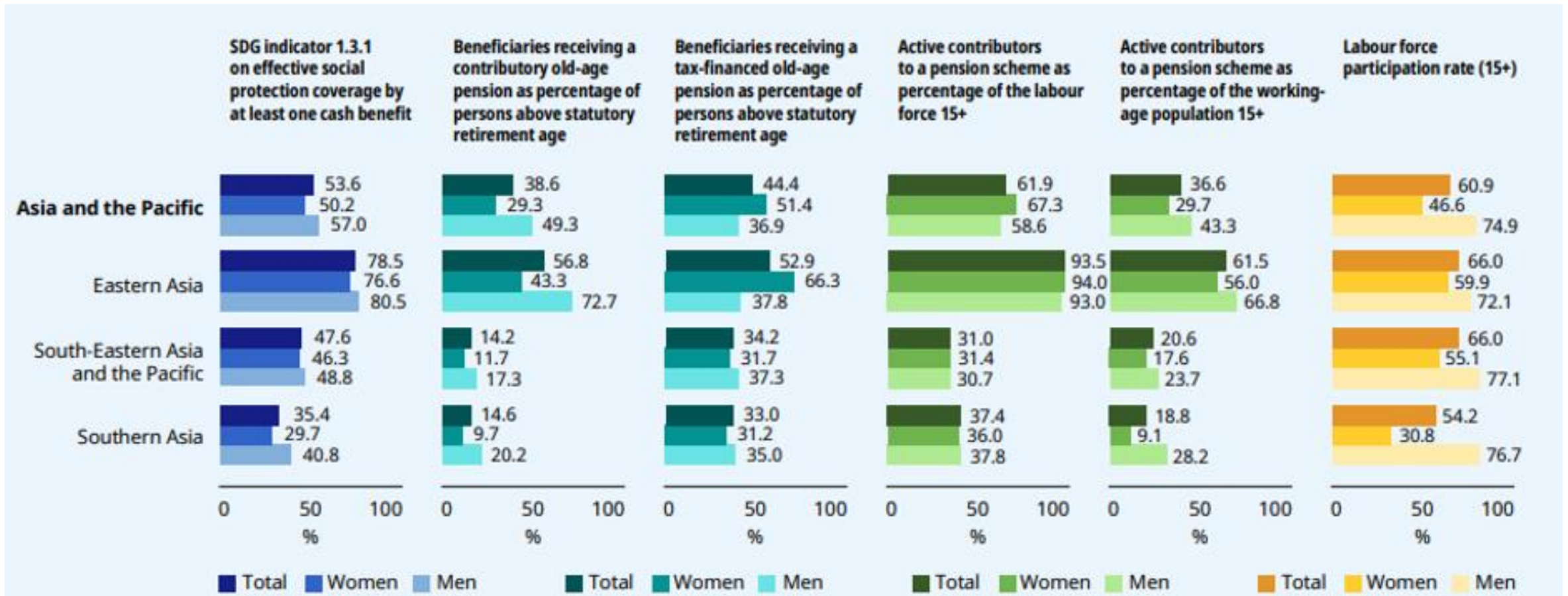




Almost a decade after the 2013 ADB study, **there are still gender gaps** in effective social protection and pension coverage.

Gender gaps in effective social protection and pension coverage: SDG indicator 1.3.1 on effective social protection coverage, beneficiaries of contributory and tax-financed pensions, contributors to pension schemes and labour force participation rates, by sex, 2023 (percentage) (ILO, 2024).

Source: ILO. 2024. World Social Protection Report 2024-26: Universal social protection for climate action and a just transition. ILO Flagship Report. Geneva. [https://www.ilo.org/sites/default/files/2024-09/WSPR\\_2024\\_EN\\_WEB\\_1.pdf](https://www.ilo.org/sites/default/files/2024-09/WSPR_2024_EN_WEB_1.pdf)



# Summary: Gender-Specific Vulnerabilities in Asia and the Pacific

## Unequal Access to Social Security

Women are often excluded from formal social protection systems, which leaves them vulnerable to economic shocks and life risks such as illness, old age, and unemployment.

## Traditional Gender Inequities

Women are more likely to engage in informal work or unpaid domestic labor, which limits their ability to contribute to formal social protection systems.

## Impact of the COVID-19 Pandemic

The increase in unpaid care work, job losses, and lack of economic resilience exacerbated gender inequalities. Women, especially single mothers or those in precarious employment, faced severe economic challenges as the crisis unfolded.

## Inadequate Social Security for Informal Sector Workers

In many countries, informal workers are not covered by the state's social protection system, which makes them particularly vulnerable to economic shocks. This is compounded by a lack of legal frameworks to extend protections to informal workers.

## Lack of Support for Caregivers

Women are more likely to bear the responsibility for carework, which are not compensated by most social protection systems. The lack of care services and support for caregivers limits women's participation in the formal economy and exacerbates gender inequality.

# How other countries are addressing the challenges



- **The Republic of Korea** increased health insurance coverage from 20 percent in 1977 to full coverage in 1989.
- **Costa Rica** achieved full health coverage through a combination of health insurance and free access to public health services.
- **Tunisia** is progressing toward universal security coverage. The country increased health and pension coverage from 60 percent in 1989 to 84 percent in 1999.
- **South Africa** tax-financed State Old-Age Pension (SOAP) reaches 1.9 million beneficiaries, about 85% of the eligible population. The scheme reduces the poverty gap for pensioners by 94%.
- **India's** National Old-Age Pension Scheme, financed by central and state resources, reaches one fourth of all elderly, i.e. about half of pensioners who live in poverty.
- In **Brazil**, social assistance pensions lift about 14 million people out of extreme poverty.



# Zooming In: The Philippines' Pantawid Pamilyang Pilipino Program

- The Pantawid Pamilyang Pilipino Program (4Ps) is the Philippines' national poverty reduction strategy and human capital investment program that provides conditional cash transfer to poor households for a maximum period of seven (7) years, to improve health, nutrition and education.
- ADB through the Social Protection Support Project supported 4Ps implementation for a decade.
- Now, 4Ps is institutionalized in 2019 by Republic Act No. 11310 or the 4Ps Act.

Photo sources: ADB

# Gender Dimensions in Social Protection Addressed by 4Ps



- **Health and Maternal Care:** The 4Ps program addressed maternal and child health by providing conditional cash transfers that require women to access health services.
- **Education:** The program targeted educational support for both boys and girls, aiming to bridge gender gaps in education.
- **Intrahousehold Resource Distribution:** By targeting women as the primary recipients of cash transfers, the program sought to shift power dynamics within households.
- **Family Development Sessions (FDS):** FDS focused on equipping women with knowledge on gender issues, health, and family planning. These sessions helped women develop leadership skills, financial literacy, and the ability to make decisions in family matters, thus promoting gender equality at the household level.
- **Male Engagement:** The program also included efforts to engage men in gender equality initiatives. Programs such as Tatay Ayaw sa Karahasan (Fathers Against Violence) and Men Opposed to Violence Against Women Everywhere (MOVE) aimed to educate men about gender roles, encourage shared responsibility for caregiving, and reduce gender-based violence. This was an important step in challenging traditional gender norms and promoting more equitable household dynamics.

# Ways Forward: Recommendations toward a Gender-Responsive Social Security in the Asia-Pacific Region

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- **Extending Social Protection to Informal Workers:** This can be achieved by introducing voluntary or contributory systems, subsidized insurance schemes, and expanding non-contributory benefits that can help women working in informal sectors access healthcare, maternity leave, and pensions.
- **Addressing Unpaid Care Work:** Governments should invest in subsidized care services, such as childcare, eldercare, and disability care, to reduce the burden on women. Providing financial support for caregivers will allow women to participate more fully in the labor market, contributing to gender equality and reducing the economic strain on families.



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- **Gender-Responsive Policy Design:** Social protection policies should be designed with a gender lens, ensuring that benefits such as healthcare, unemployment insurance, and pensions are accessible to women, including those working in informal and part-time jobs. Policies should also take into account the unpaid care work women do and compensate for this in the social security system.
  - **Public Awareness and Education:** Campaigns that raise awareness about the availability of social security benefits, particularly for women in rural and marginalized communities. Training for social protection providers can also ensure that they understand and address gender issues in their work.



Photo source: ADB

- **Engaging Men in Social Protection:** By involving men in caregiving, financial decision-making, and gender-based violence prevention, policies can reduce the caregiving burden on women and promote more equitable households.
- **Investment in Affordable, Accessible, and Quality Care Services:** Public investments in care services, including childcare and elderly care, are essential for reducing the unpaid care burden on women.

Photo source: ADB





- **Promoting Access to Childcare and Early Childhood Education:** Expanding access to affordable childcare and early childhood education services is crucial for supporting women's workforce participation.
- **Providing Financial Support for Women in Vulnerable Situations:** Financial inclusion programs, such as micro-insurance, disaster compensation, and social protection programs, are critical for enhancing women's resilience to climate-related disasters and other economic shocks.



Photo sources: ADB



- **Improving Access to Sustainable Livelihoods:** Governments should enhance access to sustainable livelihoods by providing vocational training, agricultural services, and technologies that support women's economic resilience. Livelihoods that are resilient to climate change and environmental hazards will help ensure women's economic security.
- **Strengthening the Care Economy:** Investing in the care economy by ensuring decent pay, working conditions, and training for care workers can create more opportunities for women while improving the quality of care services. This would also help to reduce the gender pay gap and promote gender equality in the labor market.

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***Thank you!!***

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