

Equality and non-discrimination are fundamental human rights. A rights-based approach to social security therefore points towards universal social security.

Despite the link between human rights, non-discrimination and universal social security, women across the globe are systematically disadvantaged in their use and access to social security systems. This is often due to intersecting life course and labour market inequalities. Such unequal access to social security creates barriers for all genders to realise their full social and economic rights.

Social protection design choices can help to address these inequalities, but they can also exacerbate them. For example, poverty-targeted tax-financed benefits are typically granted to households, rather than individuals, often with the male head of household receiving the transfer. This design assumes that men and women have equal bargaining power within the household, and can lead to women becoming dependent on male family figures or being denied

full access to social security benefits because of inequalities within the household.

Instead, ensuring that citizens have a right to social security as individuals can counter such inequalities and increase women's relative bargaining power.

Correcting imbalances within the household can also have its challenges. For example, simply paying benefits to women without considering existing gendered power dynamics does not automatically lead to greater gender parity.

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In fact, targeted programmes, particularly conditional programmes, risk perpetuating gender inequalities by placing further care responsibilities on women. This is because benefits are tied to conditions such as providing nutrition and education for their children. As such, the focus on women is not on recognising their rights; it's more as an instrument for benefiting their children.



Another challenge is that inequalities are often exacerbated during periods of crises such as the COVID-19 pandemic, which has left deeply gendered impacts. For example in Indonesia, there has been an increase in violence against women and girls, a rise in unpaid care workload and higher rates of job losses and unemployment amongst women.

If designed from a rights-based approach, social security systems can counter inequalities at the micro- and macro level, by acting as a vehicle for addressing gender-based inequalities in the labour market and in households.

For example, maternity benefits provide income replacement and maintain the attachment to the labour market for women in paid employment. Tax-financed maternity benefits can also be a way of recognising the economic constraints faced by female members of households who often do the bulk of unpaid care work.

In this way, effective social security systems stimulate social and economic growth at multiple levels, by empowering all genders within the household and lowering the costs of labour market participation. According to OECD, “If women participated in the economy identically to men, it would add up to USD 28 trillion, or 26%, to annual GDP in 2025 compared with a business-as-usual scenario.”

Gender-responsive social security programming is therefore a powerful mechanism to counter social and economic inequalities, and by extension, to uphold human rights.