DELINKING AND RETHINKING: SOCIAL PROTECTION FOR WOMEN IN INFORMAL EMPLOYMENT

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INFORMAL EMPLOYMENT, GENDER AND SOCIAL PROTECTION

- Exclusion from social protection = Informality of jobs + gender biases, norms, power relations
  - Occupational segregation (WIEGO pyramid)
  - Time bind (women’s disproportionate responsibility for unpaid care and domestic work)
- Lessons from Latin America?
  - In most countries, contributory systems have been in place for a long time
  - Yet, only 4 out of 10 workers in Latin America contributes to social security at any given point in time
  - Women are overrepresented among those who lack social protection (e.g. pensions)
<table>
<thead>
<tr>
<th>Countries</th>
<th>65 and over</th>
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<tbody>
<tr>
<td></td>
<td>Men</td>
</tr>
<tr>
<td>Argentina</td>
<td>74.6</td>
</tr>
<tr>
<td>Bolivia</td>
<td>38.0</td>
</tr>
<tr>
<td>Brazil</td>
<td>88.1</td>
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<tr>
<td>Chile</td>
<td>74.1</td>
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<tr>
<td>Colombia</td>
<td>22.1</td>
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<tr>
<td>Costa Rica</td>
<td>65.3</td>
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<tr>
<td>Dominican Republic</td>
<td>28.8</td>
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<tr>
<td>Ecuador</td>
<td>34.2</td>
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<tr>
<td>El Salvador</td>
<td>31.4</td>
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<tr>
<td>Guatemala</td>
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<td>Mexico</td>
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<tr>
<td>Panama</td>
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<tr>
<td>Paraguay</td>
<td>19.6</td>
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<tr>
<td>Uruguay</td>
<td>85.5</td>
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</table>
IS DE-LINKING SOCIAL PROTECTION THE ANSWER?

- No, if delinking is presented as an alternative to all contributory forms of SP
- No, if delinking takes the form of isolated and narrowly targeted cash transfer schemes
- Yes, if it is part of a broader strategy to build universal social protection systems that combine linking and de-linking
- Aspiration to move towards such systems in Latin America (first decade of 2000s) has benefited women, including women in informal employment

Strategies
- Bringing informal workers under coverage of existing contributory schemes (linking)
- Expanding access to non-contributory benefits (loosening the link)
LINKING INFORMAL WORKERS TO CONTRIBUTORY SCHEMES

• Has worked well in some countries and for some groups of informal workers
  • Domestic workers in Uruguay: 27% coverage (2004) to 67% coverage (2014)
  • Formalization of informal enterprises (e.g. SIMPLES Brazil)
• Overall, this strategy seems to be more likely to work
  • in countries where contributory coverage is already high
  • for informal wage workers where employers can be obliged or incentivized to contribute
  • for a segment of the self-employed (with more regular and higher earnings)
• Not so much for the three groups of workers we discussed yesterday? Contributory capacity is very low
In Latin America, the expansion of non-contributory social pensions has not only increased coverage overall, but also reduced gender gap in pensions.
RETHINKING SOCIAL PROTECTION

• Social protection is often framed as a response to labor market or life course contingencies that constrain ability to engage in paid employment / access to earnings

• Access to earnings of women in informal employment is also compromised by unpaid care and domestic work (time bind, productivity losses)

• Needs to be considered in social protection frameworks, e.g. childcare = part of social protection, because it enables women to strengthen their basic income security

• Some Latin America countries have invested in expanding childcare services alongside classical social protection schemes (Brazil, Chile, Ecuador, Mexico…)

• State-led, fiscally funded---but how well adjusted to the needs of women in informal employment? → WIEGO childcare initiative
IMPLICATIONS FOR WIEGO

- **Linked/delinked access to social protection:** Context- and status-specific analyses and approaches
  - What works for which groups of workers?
  - What might be gained and lost for informal workers by delinking?
- **Rethinking:** deepen understanding of relation between informal employment, care/reproductive work and public policy in the lives of women in informal employment
  - How does one type of work affect the other?
  - How well do social protection (and other policies!) respond to the multiple roles and struggles of women in IE?
- Develop a systemic perspective on social protection without losing the focus on your key constituency: social policy debates you want to engage in are no necessarily about informal workers
- Alliances for building and sustaining universal social protection systems financially and politically