



Applying GBA: An Example

Applying GBA: An Example *Social Insurance and Equality Between Women and Men*

Social insurance schemes have been given considerable attention by policy analysts and activists concerned with equality between women and men. Social insurance schemes raise equality concerns because they are often based on assumptions about family structures and the roles of women and men that do not reflect reality and undermine equality commitments.

Where the design of social insurance schemes incorporates such assumptions, the result can be a reinforcement of patterns of gender inequality. However, the approach of treating women and men in the same way—of assuming no differences between them—can also have inequitable results. It is important that social insurance schemes be designed to recognize actual differences between women and men in patterns of work and incomes.

Some key gender factors to consider are:

- the assumption that households are headed by a male breadwinner is reflected in schemes that target men and treat women as secondary earners. This assumption is precarious, given the proportion of families that require the female's income for survival due to low male earnings or the absence of men in the household;
- the use of family status or family income to determine benefit eligibility or benefit levels assumes equal access by spouses to household income and resources. This assumption is also contradicted by evidence. The use of family income to determine eligibility generally means that women lose entitlement to benefits in their own right (as their incomes are generally lower than those of their husbands) and, thus, results in increased dependency by women on men; and
- the assumption of female responsibility for children and care of dependents is reflected in provisions that solely target women for

paid parental leave or leave for care of sick family members. This limits men's rights in relation to their children reinforces the "double burden" of women. It also contributes to labour market discrimination by reinforcing the perception that women are more costly workers.

Several broad patterns are evident in most parts of the world. In particular, women are more likely than men:

- to be employed in "non-standard" work (part-time, temporary, home-based and domestic work), which is often not covered by social insurance schemes, leaving many women without the ability to qualify for benefits in their own right;
- to have low paid work—women in the paid labour force are clustered in lower paid industries and occupations, and thus, even where they are covered, benefit entitlements (for paid leave, unemployment benefit and pensions) are accordingly low; and
- to have an interrupted work history—the demands of child-bearing, childcare and other family responsibilities result in breaks in employment for many women who may, therefore, be excluded from benefits if continuous contributions over an extended period are required.

Such factors must be taken into account to achieve equitable outcomes from contributory earnings-based social insurance schemes. Examples of responses to existing inequalities include provisions for rights related to spousal coverage, such as access to health care through a spouse's insurance and pension benefits for the survivor or widow(er) of an insured person.

The challenge in the design or reform of social insurance schemes is to reflect actual patterns of employment and income rather than assumptions about family structures and gender roles, and to do so in ways that do not reinforce women's disadvantage in the family and the labour force.