



## IDRC: Social Development: Documents

*...More on Gender Mainstreaming in ASPR*

### **GENDER AND SOCIAL SECURITY REFORM IN AFRICA**

*Dr. Deborah Kasente  
Makerere University*

#### **1. Introduction**

This paper provides a critical review of existing research on gender and social security in Africa and identifies key issues and outstanding questions for future research. This is done as part of a contribution to the Assessment of Social Policy Reform (ASPR) Programme Initiative of the International Development Research Centre (IDRC), with the aim of identifying key elements of a framework for research on social security reform in Africa.

Development experience has shown that neither the process nor the impact of social policy reforms will be gender neutral. Social security reform is not likely to be an exception. Negative impacts of Structural Adjustment Policies (SAPs), limited state capacities, slow economic growth in most of Africa, and persistent poverty have increased the vulnerability of some social groups, including many women. In some other cases, it is not yet clearly known what the implications of recent changes are for women and men. For example, the universal push to reduce public deficit and yet maintain effective social programmes has pressured decision-makers into experimenting with approaches which share the responsibility and costs of social reform. Moreover, the state's retreat from social investment has led to more participation of new actors such as local governments, NGOs, local networks and households. What is not known is whether processes and outcomes of these reforms have similar significance for women's and men's security.

The focus of this paper is on social security reform. It explores the state of research on this issue, highlights trends and factors which have significance for social security systems, and analyses the relevance these might have for gender equity, efficiency and welfare. The paper is arranged in three main sections. First, it articulates issues around the way social security has been conceptualised from a gender perspective; second, it addresses issues and research priorities emerging from literature and dialogue with professionals with interest in gender and social security in Africa; and finally, it highlights specific issues for research.

#### **2. Definition of Social Security and Social Security Systems**

As is widely acknowledged in literature on the topic, social security systems are complex. The emerging reality is that social security systems are loosely conceived as the totality of organisational forms through which goods and services are provided to people in situations of need and distress when they cannot achieve security by their own individual means. This covers a big range of services provided by different institutions ranging from the state to non-government organisations and communities. Further, these different arrangements are subject to different regulations stretching from the legal to self-regulation, and it is common practice to have interrelations and interdependence across the different social systems.

In a workshop held to assess the capacity of social security in Southern Africa in which social security schemes of Malawi, Mozambique, Tanzania, Zambia and Zimbabwe were analysed (GTZ 1995), attempts made to define component elements of social security went as far as acknowledging that social security included formal (government regulated, public) and informal arrangements. While the need for further, general conceptual clarification was emphasised, this was particularly the case in the area of informal security, where concepts like informal, traditional and indigenous are used loosely and the non-statutory elements of each not commonly understood. The consensus of the workshop was that the International Labour Organisation (ILO) definition of social security (ILO 1984) is too restrictive, especially in Africa. It ignores social security initiatives which are not based on state regulation. While they could not come to a conclusion on the important elements of social security, they strongly emphasised the need to see social security as systemic, and not in terms of individual security.

In social policy and academic circles, there clearly exists some uneasiness with respect to the proper and adequate definition and analytical approaches to social security. From a gender perspective, one element that does not get emphasised in the conceptualisation of formal social security in Africa, as it should, is that it covers a small proportion of the population-- mainly limited to those in formal employment. Since most of the women in the region work in the informal and agricultural sectors, very few benefit from social security arrangements under independent coverage. It has been also argued that social security systems reflect the traditional male-breadwinner, female-dependant and nuclear family model (Folbre 1993). Yet, what obtains on the ground is a more complex picture where the breadwinner is not necessarily the man, where the extended family is prominent, and a growing trend of women-headed and child-headed households. An appropriate definition of social security in the region must address such realities.

This paper agrees with a view presented by Schmidt (1995) who argues that attempts to sidestep the difficulty to define social security by proposing a very broad, sweeping definition will make matters more difficult. The more concretely the term is defined, the greater are the chances that it will be practicable. Standardisation of the definition of social security may not be achievable, or even desirable, considering that the various definitions on the market also reflect differences in history, tradition, level of development and ideological orientation (Kaseke 1993).

The definition adopted by this paper is a general one which perceives social security as the sum of all regulations within a society which aim to guarantee the individual or group not only physical survival but also general protection against unforeseeable risks which would entail deterioration of the situation and consequences which could be borne by the individual or group without external assistance. (Schmidt 1995) This definition implicitly justifies focussing on issues like gender bias, which tend to deteriorate women's situation and make them more vulnerable to unforeseeable risks.

In addition to modern or formal provisions for social security-- or those which are based in the state or private sector-- this paper also understands two other categories of social security provision. In this regard, traditional security systems refer to those forms of security which have a close link to social tradition, and which are frequently very binding for members of the community on the basis of common law or custom. By contrast, informal social security systems are distinguished from traditional systems in that they tend to develop independently from traditional origins, and are based on principles of solidarity and reciprocity which arise from circumstances imposed by social and economic change. (Fuchs 1988) Together, informal and traditional approaches to social security may be considered "non-formal" systems.

In the next section of the paper, critical analysis will be focussed on social security systems, formal and non-formal, which are of significance to women. As far as formal social security is concerned, women's limited participation in formal employment means that their main means of access to formal social security comes through marriage to a male salary or wage earner. This is an important issue in reference to the study of provident funds and social insurance pension schemes in Africa. With reference to provident funds, for example, professionals that were interviewed in Uganda indicated that issues around eligibility and implementation for survivor's benefits have gender issues significant to women's interests that are worth exploring further. Finally, attention will also be devoted to non-formal social security systems and schemes which serve the vast majority of the African population. It is a fact that in their present state, formal

social security systems do not reach or effectively serve that majority of the people. In this context, the paper will explore the functional social security options most relevant for women and men, and attempt to identify factors that mediate how women and men benefit from existing, alternative arrangements to formal social security.

### **3. Gender and Social Security in Africa**

#### *3.1 Perspectives on the Importance of Gender Analysis*

A number of studies argue that social inequalities, such as gender inequality, have efficiency, equity and welfare costs which hamper growth. (Palmer 1995, World Bank 1995) From this perspective, there are justified economic reasons for maintaining social safety nets-- including social security systems-- that do not exacerbate situations of need and distress that may already exist. From the point of view of economic efficiency, it is therefore important that social security research and policy planning mainstream gender to control for un-intended inequalities and gendered impacts.

A second concern, of course, relates to issues of access and equality. Many studies have established that all household members do not have equal access to resources; neither do they share equally nor benefit equally from expenditures (Tinker 1990, Kabeer 1994). However, the assumption behind many forms of social security-- for example, provident fund schemes, social insurance schemes and other government financed schemes-- seems to be that the benefits paid to the employee cover him and his dependants against specific contingencies. Gender inequalities may ensure that this is not the case. Apart from the well-known fact that sums paid out from such schemes are usually too low to meet the cost of living of the beneficiary, the issue intra-household distributional equity has been largely ignored. A number of writers on gender and social security have pointed out that benefits from social security are gendered, being affected by intra-household decision making about incomes and resource allocation (MacDonald 1996, Lund 1993). A related set of questions concerns the increasing number of households headed by women, some of who are employed and entitled to benefits accruing from formal social security schemes. It is not known whether the benefits they receive provide more meaningful protection, for example, than the benefits received by a wife who receives survivor's benefit after her husband's death or what happens in a polygamous household to the survivor's benefits. New approaches to social security require detailed and comparative insights into such questions if they are to deliver benefits in a cost effective and equitable way.

A third perspective which underscores the importance of gender analysis in this field addresses issues of process and social exchange. Discourse on social relations and analysis has presented yet another conceptual shift in the framework for analysing the incentives and constraints under which men and women work. It has gone beyond viewing women's subordination just as a result of skewed allocation of economic resources, a point commonly emphasised in most literature on gender and social security. Additional contributions to this literature emphasize the social and economic processes which create or exacerbate differences in the position of women and men. Such perspectives introduce political dimensions of gender analysis which focus on terms of exchange and cooperation (e.g. institutional, customary etc.), which are not always equitable. This is an aspect particularly important for research that seeks to understand how traditional and informal social security systems function.

Finally, it is noteworthy that social security needs or requirements in Africa are likely to differ for men and women, respectively. A general review of the literature suggests that social security needs vary by sex and by other variables such as age, socio-economic status, and geographic location. For example, peasant women in Africa may rely in particular for their social security on credit and savings programmes, and they may rely on and even build mechanisms to meet this need. By contrast, urban professional women may constitute and rely on self-help oriented professional associations to bolster their social security. Each of these groups will have different requirements from the men in their communities. Research and policy approaches in the field of social security need to understand and take account of such differences.

#### *3.2 Gender and Formal Social Security Systems*

One of the most important issues highlighted by studies on formal social security

systems in the region is the way they target males and disadvantage females. This bias is partly grounded in the nature of Western-based conceptualizations and forms of social security introduced to Africa during the colonial period. The import of social security schemes which were principally employment-related rather than public funded meant, in Africa, systems which focussed de facto on elite workers, mostly men. Over time, the expansion of formal social security programmes tended to be vertical, providing more resources for a limited number of workers (Mesa-Lago 1989). Because of the well-known gender inequalities in the labour market, women's and men's relationship with formal social security has historically been gendered. Most prominently, eligibility is established in ways which restrict women's participation. With few exceptions, formal social security schemes apply only to wage earners and sometimes even exclude certain types of work, especially in English speaking countries. Professions and livelihoods related to handicrafts, small enterprises, agriculture and domestic service are excluded. This is a serious issue considering that the majority of vulnerable people who would need social security are to be found in the types of work that have been excluded, particularly in agriculture. Table 1 indicates the magnitude of the problem of excluding agricultural workers.

**Table 1:** Percentage of agricultural workers in total population of selected African countries

Country	% ag. wrks.	Country	% ag. wrks.
Angola	73.8	Madagascar	75.0
Benin	64.0	Mali	85.9
Burkina Faso	91.8	Mozambique	83.8
	93.1		87.2
Burundi	73.2	Niger	57.8
Cameroon		Nigeria	88.1
Central	85.8	Rwanda	73.5
African	81.0	Somalia	65.5
Republic	70.9	Togo	85.9
Chad	53.0	Uganda	70.0
Cote d'Ivoire	82.0	Republic of	
	71.9	Congo	63.9
Ghana		(Zaire)	
Guinea		Zambia	
Liberia			

*Source: National Statistics Year Book for periods 1980 - 1989 in Gruat (1990) Social Security Schemes in Africa, ILO.*

Notably, if this data were disaggregated by sex, gender disparities would be clearer, as women are disproportionately represented in the agricultural sector.

Even among the small proportion of the population not represented in the agricultural sphere, continuous employment and full time work are taken as norms for establishing eligibility for pensions, unemployment insurance and maternity leave. Again, gender implications surface quickly. Already, we have pointed out that women represent a smaller proportion of the formal labour force in Africa, and are thus excluded outright from schemes-- for example, provident funds or private pension schemes-- applying only to this sector. A study done in Latin America (Mesa-Lago 1989) indicated that coverage generally correlates with income and labour skill. The

extent of coverage, though generally low for all people in Africa, is lower for women who are mostly in the informal and agricultural sectors. Moreover, because of their concentration in lower wage employment, women's level of benefits are also generally lower than men's.

A second issue relates to work patterns. It is known that because of their reproductive responsibilities, many women break their employment and a big number take part time work. This has important implications for access and eligibility. Third, differential benefits within formal social security systems may also be associated with job types. For example, though a study done in Latin America (Folbre 1994), it was established that male workers are more likely to get health/maternity benefits for their wives, than are women workers likely to be covered in their own right. (The author did not access any studies from Africa done in this area.) Finally, even for the eligible women workers, there are circumstances when they may be covered but still be vulnerable. A case in point is an example provided by a study done in India (Hirway 1986) where women were under-utilising maternity benefits for fear of losing their jobs.

These observations suggest that formal social security in Africa has limited relevance for the female population, and may in fact serve to widen gender disparities. The picture emerging from literature is that women have very limited access to formal security in their own right (Lachenmann 1994). Their entitlements to resources are established mostly through men, and social benefits are conceived-- uncritically-- as family benefits. This approach also does not correspond to the reality on the ground, where polygamous marriages are common and where the number of widows is on the increase, mainly due to AIDS. These issues, combined with the daunting weakness of formal schemes, generally, raise important questions about the relevance and sustainability of such provisions for women's welfare in the region.

### *3.3 Gender and Non-Formal Social Security Systems*

As has been shown in the foregoing section, women are often invisible in formal social security schemes, which themselves are very weak. As such, women's social security needs more likely to be met through non-formal-- i.e. informal and traditional-- systems. This paper has defined both formal and non-formal approaches, and regarding the latter, has drawn a distinction between traditional and informal social security. The distinction is based on the form each takes, with traditional systems having close links to social tradition, and informal systems having developed mainly independent from traditional origins and based on solidarity or reciprocity. (Schmidt 1995)

Exclusion of women from formal social schemes, coupled with well documented market failures

and shortcomings of the state in solving many social problems (Glagow 1989) draws attention to the importance of non-formal arrangements in fulfilling women's and men's social security needs. Various trends, including urbanization, monetarizing of economies, HIV/AIDS, and decentralization measures have all contributed simultaneously to raising the profile and importance of informal and traditional approaches to social security, as well as undermining their strength. From a gender perspective, it is important to understand women's and men's respective relationships to these systems.

Regarding traditional mechanisms of social security provision, legal issues have an important bearing on gender equity. The fewer and weaker traditional legal rights of women in comparison with men's give the former less access to resources with which they could support themselves independently. Moreover, it is also noted that women's position after divorce or when they get widowed is particularly difficult because the traditional mechanisms that have been supporting them weaken or are no longer legitimate. There are in fact many cases of widow-inheritance in which women have succumbed as a desperate way of ensuring receive male support and keeping entitlements they had as wives. (Kalunde 1995) All traditional social security systems are likely to be gendered wherever these factors apply.

A second issue relates to the relative position of women as providers vs. beneficiaries of social security in traditional spheres. The traditional organisation of social security is based on complex social relations of which gender relations and female networks form an important part. (Lachenmann 1990) In this connection, Lachenmann argues that traditional social networks are not breaking down under current social and economic pressures, as is often argued; rather, women are assuming greater burdens as the traditional obligations of men are not fulfilled any more. For example, the conventional monetary income to provide for health expenditures for elderly people and for children is no longer there. Instead, increasingly, women provide security through their labour and through sharing their personal social security assets. The latter may include small animals and resources from the sale of some products they control including, unfortunately, essential household food provisions. Thus, in the context of trends including structural adjustment, decentralization, and HIV/AIDS, women play a key-- even perhaps predominant-- role as providers of social security in traditional spheres in ways which may ensure inequitable gender outcomes. This raises important questions in light of recommendations from some (e.g. Schmidt 1995) that social policy interventions should stabilize local un its by formalizing communal law. Such interventions are likely to have important gender

implications.

By contrast with traditional mechanisms, informal social networks tend to emerge from the consequences of economic and social change and hardship, as well as from pressures related to trends such as urbanization and monetarization. Also referred to as self-help organisations, informal systems often offer the only chance of guaranteeing a minimum of social and economic security. They take four distinguished forms:

- savings associations based on mutuality;
- self-help organisations with common funds and resources for emergencies;
- consumers and savings associations;
- co-operatives.

Informal social networks are perhaps the most significant and beneficial for women. They are also important for men, although men enjoy relatively greater alternative recourse to other resources, including formal social security and the advantages of traditional provisions. In informal social security systems, women have actively tried to build new social networks that suit their interests and remedy the deficiencies in the other systems. They have formed food security institutions, welfare associations, saving and credit schemes for women only, to fight against being marginalised. (Lachenmann 1994) Criteria for membership is generally not established through kinship relations. What counts is the fulfilment of assistance services mutually agreed upon on the basis of personal relationships.

An analysis of informal security in Southern Africa (GTZ 1995) again identifies lack of sustainability as the main threat to this system. Moreover, while kinship relationships constitute the basis of traditional social security, and impose a lifelong obligation to provide solidarity assistance, informal networks follow the principle of reciprocity. As such, there is a risk that when a member is no longer able to contribute as expected for whatever reason, then they may lose their access to social security resources provided by the informal organization or network. Finally, it is important to observe that informal social security systems are likely to be subject to strong tendencies of change in response to social and economic transformations. It is not clear in the literature available whether it is a disadvantage to women or not that the systems are likely to respond to social and economic transformations. Finally, it is also not very clear from literature what the operational mechanisms are for people to gain access to these networks.

#### **4. Conclusions**

The chart below summarizes and suggests areas for future research on gender and social security in Africa. In summary, the following gaps in knowledge stand out as priority areas for

research:

<b>Research Issues</b>	<b>Research Questions</b>
<p><b><u>1. Conceptual Issues</u></b></p> <p>i) To reconsider the meaning of the term 'social security' to address gender differences, and to identify creative forms of social change.</p> <p>ii) To identify complementarity and conflict between formal, informal and traditional social security systems.</p>	<p><b><u>1. Conceptual Issues</u></b></p> <p>a) Identify which ideas, relationships and institutions are currently relevant for women and men to achieve social security.</p> <p>b) What processes and important elements underlie what women and men find significant to achieve social security, and how do these relate to each other?</p> <p>c) What values and whose values are currently important in shaping trends in social security</p> <p>a) Make a comparison between formal, informal and traditional security with a view of pointing out where they have supplementary or undermining relationships.</p> <p>b) Identify who loses and who gains under each of the relationships.</p>
<p><b><u>2. Operational Issues</u></b></p> <p>i) Mechanisms for getting access to formal, informal and traditional social security systems.</p> <p>ii) Understanding linkages between social security programme design and target groups' security needs in the reform process.</p> <p>iii) Targeting social security as a state policy: Justification and management.</p> <p>iv) Dimensions of social relations which impact on how informal and formal security function.</p> <p>v) State, market and household-based bottlenecks that create gender and other inequalities which threaten security for different groups of people.</p>	<p><b><u>2. Operational Issues</u></b></p> <p>a) Identify mechanisms by which women and men gain access, or not, to different social security systems (formal, informal and traditional).</p> <p>b) Which types of people are covered and which are not by the existing social security systems?</p> <p>a) A gendered analysis of men's and women's social security needs and how integrated these are into the process of social security programme design.</p> <p>a) Identify which groups of people win and which lose in the process and outcomes of social security of 'targeting' of eligibility, coverage and benefits.</p> <p>a) What factors determine women's choice to utilise or not benefits of social security, even when they have entitlement?</p> <p>b) Identify relevant intra-household relations</p> <p>a) What is the impact of declining economic control on men's and women's social security?</p> <p>b) Identify men's and women's social security needs resulting from unemployment, poverty and inadequate health care, and how these needs are being met or not.</p>



**3. Institutional Issues**

i) To have a clearer understanding of informal and traditional social security systems.

**3. Institutional Issues**

a) Carry out a cross-national gendered baseline to identify important types of informal and traditional networks that exist, their levels of institutionalisation and professionalisation.

b) Identify social networks that are most beneficial to women and to men and how they can be sustained.

c) Are traditional networks getting eroded? By what and how can they be improved?

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