



POLICY BRIEF

PROVIDING ADEQUATE SOCIAL PROTECTION FOR WOMEN IN THE INFORMAL SECTOR IN SENEGAL: KEY RECOMMENDATIONS FOR A GENDER-SENSITIVE RSPC

Photo: ILO, Senegal 2021



Prepared by UN Women's West and Central Africa Regional Office and the International Labour Organization's (ILO) Country Office in Dakar

Summary

The Senegalese Government is committed to making social protection a pillar of its economic and social development. This vision is reflected in its National Social Protection Strategy (NSPS 2016-2035), which seeks to establish an inclusive social protection system anchored in laws by 2035. It is embedded in several initiatives, such as the implementation of a simplified social security scheme for small contributors (RSPC) which aims to extend social protection to workers in the informal economy and thus facilitate their transition to the formal economy. This policy brief outlines the results of a study that assesses gender mainstreaming in the RSPC (in its design, operationalization and governance) and analyzes the extent to which this initiative meets the needs of women in the informal economy, taking into account their specific constraints. It sets out a series of operational recommendations to make the RSPC a gender-sensitive social protection system that

can effectively contribute to the reduction of poverty and inequalities including gender inequalities, to decent work in the informal economy and inclusive economic growth.

Introduction

Social protection is a set of policies and programs designed to reduce and prevent poverty and vulnerability throughout the life cycle¹. It entails all support systems enabling individuals and households to cope with the consequences of the occurrence of a social risk, such as sickness, old age, disability or maternity, and the loss of income or the resulting increase in expenses. Access to social protection is a universal human right, enshrined in particular in the Universal Declaration of Human Rights as well as the ILO Convention (No. 102) on social security (Minimum Standards, 1952).

BOX 1: SOCIAL PROTECTION TO ACHIEVE THE SUSTAINABLE DEVELOPMENT GOALS

National social protection systems are viewed as a key social policy instrument to end poverty (SDG 1). This includes providing universal health coverage and protecting people from the risk of impoverishment due to catastrophic health expenditure in the absence of a safety net (SDG 3). The provision of public services, infrastructure and social protection also plays a prominent role in achieving gender equality by recognizing the value of unpaid care and domestic work which is primarily shouldered by women and girls (SDG 5). It is an essential component of the decent work agenda and a pillar of the effort to reduce income inequalities between women and men (SDG 8). Extending social protection to all population groups therefore also contributes to reducing inequalities (SDG 10) and achieving sustainable and inclusive economic growth that leaves no one behind

Significant efforts have been made in recent years in Senegal to reinforce the social protection system. However, the proportion of population covered remains relatively low (20%ⁱⁱ, WSPR). In particular, workers in the informal and rural economy remain poorly covered by existing mechanisms. Thus, the National Social Protection Strategy (NSPS) identifies among priority reforms the extension of social security to the informal economy, which represents 97% of employmentⁱⁱⁱ. Furthermore, the National Strategy for the Economic Empowerment of Women (SNAEF) works to improve women's participation in the economy as entrepreneurs and employees, and to remove the structural barriers that women and girls face in this area.

In this context, the Government of Senegal has set up a simplified social security scheme for small contributors

(RSPC) which is tailored to the characteristics of the informal economy, with the aim of improving the social inclusion of workers and promoting the formalization of enterprises and employment. The purpose is to provide informal actors with a progressive, integrated, simplified and long-term mandatory social security system.

In Senegal, women are overrepresented in the informal sector: 93% of women are employed informally compared to 86% of men^{iv}. In addition, women in the informal economy face specific challenges in terms of access to social protection as well as access to benefits and services (lack of time, double burden - productive and social -, geographic distance, low contributory capacity, failure to consider their specific needs, etc.).

BOX 2: WHAT IS THE RSPC?

The simplified social security scheme for small contributors (RSPC) is a social security scheme that offers basic protection to entrepreneurs and very small businesses, with benefits that, over time, should be similar to those offered to workers in the public sector and the formal private sector. Overall, the RSPC will be a contributory social security scheme, offering workers in the informal economy benefits related to old age, health, employment injuries and occupational diseases, family and maternity benefits.

The RSPC is thus part of the social protection architecture that is being built in Senegal by targeting a specific population group that currently remains excluded from social security due to the specificities of its economic activities and social security legislation focused on wage labour.

This scheme is based on an innovative approach in Senegal which consists of relying on already existing systems and distributing the various functions of technical management of the branches between several mechanisms. This approach thus aims to ensure professional and flexible management, making it possible to adapt to the specificities of the different sectors of activity and categories of workers in the informal economy. In this regard, the administrative and technical organization of the RSPC relies on social insurance coverage articulated with the National Agency for Universal Health Coverage (ANCMU) for the health component, the Pension Insurance Institution of Senegal (IPRES) for the retirement component and the Social Security Fund (CSS) for family benefits, employment injuries and occupational diseases, and maternity benefits.

The pilot implementation of the scheme (health branch) was introduced in 2021, and its gradual scaling up will start at the end of 2022.

Making the RSPC a comprehensive gender-sensitive social protection system can help end poverty and reduce inequalities including gender inequalities, promote women's rights and economic empowerment, stimulate productive activity and inclusive economic growth, and build resilience in the face of crises such as the one triggered by the COVID-19 pandemic. To do so, the RSPC must recognize the risks and vulnerabilities faced by women throughout their

life cycle, their specific needs and aim to address them, in its design, operationalization and governance.

Similarly, gender mainstreaming in the various aspects of the RSPC is a key factor in ensuring its adequacy and sustainability by making sure it takes into account and meets the needs of all targeted beneficiaries.

Gender-specific risks and vulnerabilities and barriers faced by women in the informal sector in Senegal

Women are overrepresented in the informal economy and more exposed to decent work deficits and to the risk of poverty. In Senegal, high levels of informality prevail among women (93% of women versus 86% of men^v). A large proportion of enterprises in the informal sector are thus run by women (61.9%). Yet, this feminization of the informal sector does not go hand in hand with a real and significant improvement in the employment situation of women in Senegal. The latter occupy informal jobs that are often of lower productivity, more precarious, less paid, unregulated and in poor working conditions. For example, compared to men, a greater proportion of women earn below the interprofessional guaranteed minimum wage (SMIG). They are therefore more exposed to the risk of poverty (8.0% of women versus 0.4% of men)^{vi}, have a lower contributory capacity and the least social protection coverage.

Gender-specific risks and vulnerabilities throughout life: a barrier to accessing the labour market and social protection. The vulnerabilities associated with this situation of informality are exacerbated by the risks and shocks specific to women that accumulate over the course of life (early marriage, teenage pregnancy, barriers to education and training, maternity-related health and income risks, widowhood-related risks, old-age related risks). This results in specific needs in terms of effective access to health care and other social services, as well as income security. Women have a higher life expectancy than men (69.8 years versus 67.6 years^{vii} in Senegal), putting most widows at risk to see their standard of living drop or fall into poverty at the time of widowhood. In addition, in the event of a loss of income due to an unforeseen event, household coping and response strategies often tend to

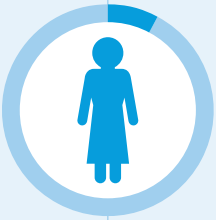
disadvantage women and girls (e.g., interruption of girls' schooling). Moreover, in the event of illness affecting other family members, women are most often the ones who interrupt their economic activity to care for them.

Gender-specific constraints: the weight of social norms and structural inequalities. Social norms and expectations about the roles and responsibilities of men and women contribute to limiting women's opportunities in the labour market and their access to social protection. Inequalities in access to and control over assets and resources, including traditional rights to land and inheritance, also imply that women are more likely to be poor than men. Only 11% of women owned land in 2015^{viii} and only 39% have a bank account^{ix}, which reduces their opportunities to start an income-generating activity and hampers economic empowerment. They also have less access to education and training (on average 1.67 years of schooling for women aged 25 and over compared to 4.13 years for men^x), which creates a serious disadvantage in terms of access to all economic, social, civic or political opportunities and free will. The relationship of power in household decision-making also contributes to women's vulnerability. Decisions tend to be made by men (only 6% of women make health care decisions, spouses make decisions for them in 77% of cases^{xi}), which can have an impact on strategies to mitigate risks, as well as taking their needs into account. Finally, in Senegal, women suffer from greater exposure to gender-based violence and face a disproportionate burden of unpaid care and domestic work (women spend an average of 3.7 hours a day on domestic activities and 27 minutes on care and childcare, compared to 27 minutes and 3 minutes respectively for men^{xii}).

Risk of poverty

8.0%

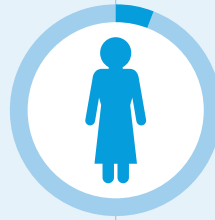
0.4%



Household decision-making regarding health care

6%

77%



Average access to education and training (for adults aged 25 and over)

1.67 years of schooling

4.13 years of schooling



Life expectancy at birth (in 2022)

69.8 years

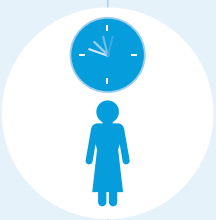
67.6 years



Time spent on unpaid care work (per week)

40 hours

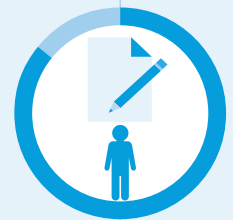
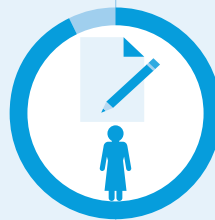
Less than 5 hours



Levels of informality

93%

86%



Bank account holding rate

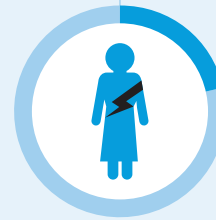
39%

61%



Prevalence of Violence Against Women^{xiii}

21.5%



As a result, in Senegal, women in the informal economy are left with little or without protection against economic and social shocks. In addition, they contend with heightened risks and vulnerabilities related to gender inequalities throughout their life cycle, resulting in specific needs and barriers in accessing social protection. This means that any effort to eliminate gaps in social protection coverage and make it accessible to all, as set out by the Sustainable Development Goals (SDGs), must take into account the specific needs as well as the constraints faced by women to access social protection, whether due to ineligibility or inadequate design and implementation of social protection programmes. This requires innovative approaches that deviate from traditional social security models, which are more suited to formal and stable employment.

Gender assessment of the RSPC: an overview of the findings

A gender assessment of the RSPC shows that despite a clear commitment to a “gender-sensitive” RSPC, it does not **adequately and comprehensively address** women’s specific needs and constraints. This limits its ability to contribute to the promotion of women’s rights, economic empowerment and gender equality.

Overall, the objectives and expected results of the RSPC do not include specific and explicit gender considerations in the identification of needs and access to social protection services. While the choice of benefits offered by

the scheme acknowledges women’s needs, the access mechanisms do not sufficiently consider gender-related risks and constraints. Moreover, the RSPC, in its current design, could have unintended negative and adverse effects on many women, as it specifically targets actors in the informal sector who have a certain contributory capacity. This excludes the majority of women from the outset, as large numbers are concentrated in low-paid, unstable and often precarious activities.

Recommendations to accelerate action towards a gender-sensitive RSPC

The RSPC can be a tremendous opportunity to address some of the vulnerabilities and gender inequalities and indirectly contribute to the economic and social empowerment of women in the informal economy in Senegal. This brief provides possible solutions to strengthen gender mainstreaming in the RSPC.

- **RECOMMENDATION 1: Adapt the mechanisms and contribution levels of the RSPC to the contingencies and contributory capacities of women in the informal economy, since most of them are concentrated in casual, volatile and low-paid jobs.** The objective is to implement:

1. **A matching contribution system:** In the case of a single lump sum contribution, for each contributory part of a person with limited capacity to contribute to the RSPC, the State will supplement it with another part, the appropriate level of which may be determined by means of studies on the contributory capacities of men and women in the different segments.
2. **A system of contribution credits for women and men subjected to gender-based violence (GBV) or other women in particularly vulnerable situations** to ensure the continuity of their contributions to the RSPC in the event of inactivity or reduced activity as a result of GBV-induced (temporary) disability.

3. **A flexible mechanism for collecting women’s contributions** in the informal sector such as electronic savings wallets to collect small voluntary and spontaneous contributions.

- **RECOMMENDATION 2: Revise the RSPC benefit package and extend the range of benefits offered with complementary schemes to meet women’s practical and strategic needs.** A benefit package should be offered in the form of a modular menu system with:

1. On the one hand, a basic module corresponding to a package of minimum guaranteed flat-rate services (a decent minimum of services is offered to all affiliates);
2. On the other hand, a complementary module guaranteeing access to more extensive or additional services. The level of these benefits is indexed to the amount of contributions paid by the affiliate (direct contributions plus the additional State subsidy).

The benefits can then be combined with complementary mechanisms, such as:

- **An allowance for unpaid care work:** A daily allowance in the event of illness or hospitalization of the affiliate, her spouse, her direct ascendant or her minor child, to reduce and redistribute the burden of unpaid care work carried out by women;

- **A life insurance benefit** (with a specific contribution) allowing women to transfer a death benefit to the beneficiaries of their choice, including the spouse and/or children.
- **RECOMMENDATION 3: Create a gender-sensitive institutional framework for monitoring, evaluation and learning.** A set of actions should be carried out in this context:
 1. **Define a gender mainstreaming roadmap within the RSPC** (short, medium, long-term) under the supervision of a committee comprised of the Ministry of Labour, the Social Dialogue and Relations with Institutions, the Ministry of Women, Family, Gender and Child Protection, the Ministry of Community Development and Social and Territorial Equity and the various organizations of women workers in the informal economy;
 2. **Create an operational framework for monitoring and evaluating gender mainstreaming** (with detailed indicators) with **the engagement of all technical and institutional stakeholders**;
 3. **Create a collective learning platform** allowing the capitalization of experiences and actions taken;
 4. **Collect regular sex- and age-disaggregated data.** These data are key to understanding differences in access to and use of RSPC benefits and their impact on men and women.
- **RECOMMENDATION 4: Strengthen advocacy and women's representation in the implementation of the RSPC.** Against this backdrop, the RSPC must:
 1. **Formulate clear goals** aimed at taking into account strategic gender-related needs and constraints and integrating complementary interventions aligned with gender equality objectives;
 2. **Involve women** on an equal basis with men in the design of programs and activities of the RSPC implementation structures;
 3. **Provide clear information** on the benefits of the RSPC and the procedure for processing benefits applications;
 4. **Include specific provisions**, where appropriate, to promote women's membership through quotas, ratios, etc.
- **RECOMMENDATION 5: Invest in awareness raising by adopting a women-centric strategy.**

This involves adopting a gender-specific communication strategy emphasizing all aspects beneficial to women and the guarantees related to the RSPC and developing communication actions targeting mainly women.
- **RECOMMENDATION 6: As part of the extension of the RSPC to other sectors of the informal economy, systematically conduct a gender analysis in the sector including the working relationships and pay conditions between men and women.**

This analysis will identify opportunities to strengthen gender equality through the RSPC. It will also allow to identify the different risks and multiple specific constraints faced by informal women workers in the targeted sectors, and to rely on the RSPC to improve their conditions throughout their working lives and beyond.

NOTE

This policy brief was produced by Alix Machiels and Moussa Dieng (ILO), Muriel Ametoglo and Elena Ruiz Abril (UN Women) in collaboration with Fatime Ndiaye, Dame Diaw and Dramane Batchabi (ILO) and based on a study conducted by Ousmane Faye (Consultant).

Annex I: Methodology

The study is based on the three following steps: (i) a documentary review of the reference documents pertaining to the RSPC and its implementation, (ii) interviews with technical experts and stakeholders in the design and implementation of the RSPC and (iii) group discussions with women and men in the informal economy targeted by the piloting phase of the RSPC. The information collected was analyzed using a Gender Scorecard covering key questions to ensure gender equality programming. To assess the extent to which the gender component has been taken into account in the RSPC, seven key dimensions were considered:

- (1) Prior gender analysis in the RSPC's preparatory and design phase
- (2) Gender mainstreaming in the RSPC's objectives
- (3) Gender mainstreaming in the targeting and registration of beneficiaries
- (4) Analysis of the contributory capacity of women working in the informal sector
- (5) Gender-sensitive monitoring, evaluation and grievance mechanisms
- (6) Knowledge and subjective assessment of the promised benefits of the RSPC
- (7) Provision of complementary gender-sensitive services in the RSPC

Finally, a restitution workshop enabled the results of the study to be validated and recommendations to be collected to improve reporting. This workshop brought together ministries, representatives of civil society, women's organizations and the informal sector, and representatives of trade unions and employers' organizations.

Endnotes

- i ILO. 2017. "World Social Protection Report 2017-19: Universal social protection to achieve the Sustainable Development Goals"
- ii ILO. 2020. "World Social Protection Report 2020-2022"
- iii ANSD. "Enquête régionale intégrée sur l'emploi et le secteur informel (ERI-ESI)", 2017
- iv ANSD. "Enquête régionale intégrée sur l'emploi et le secteur informel (ERI-ESI)", 2017
- v ONU Femmes (2020), "Impact de la COVID-19 sur les femmes et les filles au Sénégal : Analyse rapide"
- vi ANS. "Enquête régionale intégrée sur l'emploi et le secteur informel (ERI-ESI)", 2017
- vii "Agence Nationale de la Statistique et de la Démographie (ANSD, Projections démographiques 2013-2025)", <http://www.ansd.sn/ressources/publications/indicateurs/Projections-demographiques-2013-2025.htm>
- viii ANSD and ICF. "Sénégal : Enquête Démographique et de Santé Continue (EDS-Continue 2014)", 2016
- ix "Direction de l'Analyse, de la Prévision et des Statistiques agricoles, Enquête agricole annuelle Sénégal EAA 2017-2018"
- x UNESCO, Data extracted on 5 November 2020, 13h39 UTC (GMT), from UIS.Stat
- xi ANSD, "Enquête démographique et de santé continue (EDSC)", 2015
- xii ANSD, "Enquête Nationale sur L'emploi du Temps au Sénégal 2021", 2022
- xiii UN Women Global Database on Violence Against Women. Lifetime Physical and/or Sexual Intimate Partner Violence. Proportion of ever-partnered women aged 15-49 years experiencing intimate partner physical and/or sexual violence at least once in their lifetime.

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