



Strategies and  
Tools against Social  
Exclusion and  
Poverty

**Mainstreaming gender  
in the ILO Global  
Programme STEP**



International Labour Office

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Strategies and Tools against Social Exclusion and Poverty

Equal opportunity in the ILO was first promoted in The Declaration of Philadelphia (1944), which set out the aims and purposes of the Organization. Since then the importance of advocating equal opportunity for men and women in the context of human rights and social justice in the world of work has consistently been recognized as a precondition for fighting poverty and promoting social and economic development.

Since 1995 the overall objective of the ILO is to ensure the mainstreaming of gender in all programmes and projects as a way of enabling women to achieve equality, equity and empowerment by putting in place measures to ensure that both men and women are included in all activities that affect their well-being.

## Gender and equality in the world of work

**Gender refers to the social differences between men and women, which are learnt and change over time. These differences vary widely within and between cultures. Gender planning is a tool to examine the roles, responsibilities, constraints, opportunities and needs of men and women in any context. Class, age, race, ethnicity, culture, religion, and geographical, economical and political environment all affect gender roles and needs. Within any given social situation, gender roles may be flexible or rigid, similar or different, complementary or conflicting. There may also exist differences among women themselves in terms of socio-economic levels, decision-making power and stages in the life cycle. The term gender does not replace the term “sex” which refers exclusively to biological differences, for example, when statistical data are broken down by sex.**

## Innovation, experimentation and reform

An alarming 80 per cent of the populations of Africa, Asia and Latin America are excluded from social protection systems. One of the reasons for this situation is that most men and women live and work in the informal economy, which does not benefit from the formal employment-based social security schemes. Illness-related expenditure and/or the death of the main income provider in a family are major factors perpetuating the cycle of poverty, exclusion and insecurity. Even if health services are partly subsidized by the State, the cost of illness is increasing and making health care mostly inaccessible to the poor. Clearly, traditional national security systems in most developing countries are not in a position to provide all workers in the informal economy with social protection in health. There is, therefore, an urgent need for innovation, experimentation and reform of policies and strategies.





In 1998, the ILO Global Programme STEP was launched within the Social Protection Sector. It is an operational tool designed to fight poverty and social exclusion and broaden awareness of men and women's right to access social protection in the informal economy. STEP's strategy is based on forging partnership with government structures, the ILO social partners and other development agencies promoting the extension of social protection. It puts emphasis on the active participation of civil society and excluded men and women workers in defining and implementing appropriate forms of social protection, be they complementary and/or linked to the more formal systems. STEP has two main objectives:

- The fight against social exclusion and poverty
- The extension of social protection, especially in health, to unprotected men and women workers

## For the community by the community: Microinsurance schemes



**One innovative example used by STEP to tackle the problem has been to develop community-based "microinsurance" schemes that are collectively owned by the insured. Members elect representatives from their groups to manage the insurance plans, decide on the services to be covered by the insurance and determine the fees. By helping poor men and women to manage such schemes, the STEP programme bolsters the confidence of the world's poorest populations since not only do they have the right to seek universal and equitable access to social protection services, including health care, but that through their communities, they also have the ability. Women often make up the majority of the members of the schemes providing coverage for their families.**

## Women and risk

Women constitute the majority of the world's poorest. Very few of them have any access to appropriate social protection schemes. An overwhelming percentage of them work in the informal economy. There are a variety of reasons for their lack of protection including prevailing national societal conditions affecting the status of women, the fact that much of their work is unpaid and that social protection systems have traditionally been designed for male breadwinners. The risks associated with maternity, child-care and HIV/AIDS make women particularly vulnerable living as they do in an environment of health care deprivation.

Clearly, women make up a large majority of those who should ultimately benefit from STEP's work and as a result gender equality is systematically incorporated into the planning, implementation and evaluation of all of the programme's activities. STEP addresses the problem of women's social exclusion and lack of social protection, guarantees the integration of a gender perspective in its activities and contributes to ILO's overall mainstreaming work, through collaboration with other ILO programmes and projects in many regions and countries.





## **Mainstreaming gender in STEP: Four main objectives**

### ***Ensuring gender sensitivity and mainstreaming gender equality in all STEP's operational activities***

- Gender mainstreaming ensures that appropriate consideration is given to “gender” in the design and implementation of STEP’s work on the ground, in particular that there is a well-balanced gender composition within the target group. Working mostly in the informal economy, it takes a three-pronged approach. Some technical cooperation activities are specifically designed to reach only women or only men and other projects are designed to reach both women and men on an equal basis, and are said to have a “gender mainstreaming perspective”. The third approach proposes women-specific activities within a project that is targeting both men and women. These activities also aim to build or reinforce the capacity of STEP staff at headquarters, field project staff and counterparts to promote women’s empowerment. Practical tools, such as guides and manuals, resulting from the data collection activities undertaken within the knowledge base objective described below ensure gender concerns are integrated into project design, monitoring and evaluation.

### ***Building a knowledge base for gender equality in the context of social exclusion and extension of social protection in health***

- Effective gender mainstreaming can only be achieved through a solid knowledge base on gender equality. STEP knowledge development activities are, therefore, indispensable to STEP’s overall work. They cut across all of the objectives and equip it with the know-how needed to analyze and address all issues related to increasing poor women’s access to social protection schemes, especially health services. This knowledge is then inculcated into STEP’s activities and into the planning of other gender mainstreaming activities of organizations and structures with which STEP works. STEP capitalizes on field experience in gender mainstreaming and develops case studies, practical tools and training materials to promote gender awareness. It carries out action research to gather gender-related data for use in programmes and projects. Researchers from the South and North are encouraged to work together on the gender dimension of social protection for all. Staff training for the STEP team and stakeholders in technical cooperation programmes and projects also figures in the activities to build a knowledge base.



- The ILO is placing emphasis on cross cutting gender activities in all areas of its work. As a result, STEP aims to forge stronger links with overall ILO gender policies by collaborating with the ILO Bureau for Gender Equality and the Gender Promotion Department.
- Networking and collaboration with constituents outside the ILO are important in achieving this objective. STEP organizes and participates in local, national and global meetings and seminars on mainstreaming gender issues in social protection for workers in the informal economy. It brings together men and women participants from government, employers' and workers' organizations, nongovernmental organizations, grassroots organizations, women's associations, academic institutions and international development agencies who are actively promoting the rights of those excluded from social protection. Working closely with the ILO Training Centre at Turin, Italy, STEP shares training seminars and courses on gender mainstreaming and health microinsurance on the know-how acquired from its "knowledge development" activities. Advocacy activities also call attention to the need to extend social protection to women in the informal economy. One important activity is the organization of media campaigns promoting social protection for all.

***Establishing links  
and contributing to overall ILO  
gender policies***

***Building partnerships  
and advocating a gendered  
approach to the elimination  
of social exclusion  
and the extension  
of social protection for all***





## **A gendered approach to social protection in the informal economy**

One of the ways that the STEP activities called attention to the special need to extend social security to women was by convening a joint ILO-STEP-WIEGO\* Workshop on Social Protection for Women in the Informal Economy (Geneva, December 1999).

Current work between STEP and WIEGO is directly linked to recommendations made by the Workshop and involves in depth analyses of the health, disability and old age needs of poor women workers in horticulture and the garment industry.

\*WIEGO is a global network of individuals from grassroots organizations, academic institutions and international development agencies concerned with improving the conditions of women in the informal sector.

## **Health microinsurance for poor rural women in Bangladesh**

With government support, STEP is implementing a part of the ILO project entitled “Women’s Empowerment through Better Employment and Health” in collaboration with Grameen Kalyan, a wing of the world famous nongovernmental organization (NGO) known as the Grameen Bank, and the Bangladesh Rural Advancement Committee (BRAC), the largest NGO in Bangladesh. The STEP component aims to provide improved health care services to poor rural women and their families through community-based health microinsurance schemes (HMIS).

The project is building synergy between similar initiatives that have already been launched in the country by developing and emphasizing the need for dialogue and concrete partnerships with the Government and NGOs. The main components consist of expanding Grameen Kalyan’s HMIS and implementing two HMIS pilot projects in BRAC’s existing health programme. Another component comprises capacity building on the HMIS concept and characteristics for Government, trade unions and employees, and policy dialogue on guaranteeing informal economy women’s rights to health care.

## **Social protection for women and adolescent girls in West Africa**

On the premise that enhancing the capacity of women and adolescent girls to identify and negotiate their own health needs is an effective way of ensuring that reproductive health care is given priority in community-based health microinsurance schemes, STEP is supporting women’s organizations in Benin, Burkina Faso, Guinea (Conakry) and Senegal, to set up and manage their own schemes. Activities also include awareness raising among government health providers and decision-makers, and national or international development agencies involved in implementing basic health services, including reproductive health care. The project’s activities are jointly implemented with ministries of health, social affairs, women’s affairs and a number of nongovernmental organizations working in the field of social protection in health. Partnership with UN and international development agencies is key to the project’s implementation strategy and STEP is also collaborating closely with WHO, UNFPA, UNICEF and UNDP.





## THE STEP GENDER STRATEGY AT A GLANCE

### The objectives

1. Ensure gender sensitivity and gender mainstreaming in all STEP activities
2. Build a knowledge base for gender equality in the context of social exclusion and the extension of social protection in health
3. Establish links and contribute to overall ILO gender policies
4. Build partnerships and advocate a gendered approach to the elimination of social exclusion and the extension of social protection

### Gender planning and practical action in combatting social exclusion and in extending social protection in health

#### ***Ensure gender sensitivity and gender mainstreaming in STEP projects:***

- Build the capacity of STEP staff and counterparts
- Develop tools to ensure the integration of gender concerns into project design, monitoring and evaluation

#### ***Build a knowledge base***

- Capitalize on field experience and produce studies, reports, etc.
- Develop training materials

#### ***Establish links with overall ILO gender policies***

- Collaborate with and contribute to joint activities with other ILO programmes in implementing ILO's overall gender policies

#### ***Build partnerships and advocate a gendered approach***

- Participate in and/or organize meetings and seminars on gender issues
- Produce advocacy materials and tools





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