Social protection and gender— a life-cycle approach

AusAID Pacific social protection series: poverty, vulnerability and social protection in the Pacific

March 2012

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Published by the Australian Agency for International Development (AusAID), Canberra, March 2012.

This document is online at www.ausaid.gov.au/publications

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Contents

1.	Intr	oduction to the research	3
2.	Abo	out this research paper	4
3.	Pov	verty and gender inequality in the Pacific region	5
	3.1.	The youngest children face specific health vulnerabilities	5
	3.2.	Mixed trends in disaggregated education indicators	5
	3.3.	Adolescents and youth also face specific social and economic vulnerabilities	5
	3.4. for we	High rates of domestic violence and abuse across countries in the Pacific are of significant concomen of all ages	
	3.5.	For women of reproductive age, accessing basic health services is often a key challenge	6
	3.6. under	Women's economic participation has been increasing in the Pacific but women remain highly represented in the formal labour market	6
	3.7.	The vulnerability of female-headed households and elderly women is also a key concern	7
4.	Sou	arces and drivers of gender inequality	8
	4.1.	Socio-cultural contexts	8
	4.2.	Migration, urbanisation and globalisation	8
	4.3.	Economic poverty	8
	4.4.	Traditional beliefs and practices	8
	4.5.	Institutional weakness	9
5.	Soc	cial protection and gender	10
	5.1.	Are gender inequalities addressed in program objectives?	10
	5.2.	Do program design and delivery mechanisms consider gender differences?	10
	5.3.	Are there links to complementary programs and services?	11
6.	Cor	nclusions and recommendations	12
7.	Ref	Ferences	17

1. Introduction to the research

Pacific Island countries (PICs) have varying social protection systems, informal and traditional. These systems are important in supporting the most vulnerable members of society and those affected by personal and natural disasters. In the Pacific Islands social protection has typically been an area of low government involvement. Knowledge about formal social protection in the region is limited, and there have been no studies on the impact of such schemes on poverty, human development and economic growth.

There is no one agreed definition of social protection, but this body of research—commissioned by AusAID—uses the term to refer to the set of public actions aimed at tackling poverty, vulnerability and social exclusion, as well as providing people with the means to cope with major risks they may face throughout their life.

Social protection's core instruments include regular and predictable cash or in-kind transfers to individuals and households. More broadly, social protection includes instruments that improve people's access to education, healthcare, water, sanitation, and other vital services.

Traditional social protection in the Pacific Islands is stretched by new challenges, most recently the 2008-09 global food, fuel and financial crisis. This has led to greater attention to innovative social protection mechanisms that tackle chronic poverty, mitigate the impact of shocks, improve food security and overcome financial constraints to accessing social services. This attention has been driven by the success of mechanisms in other parts of the world.

In an environment with limited or conflicting information about patterns of poverty and vulnerability, knowing whether social protection represents a sound, or even appropriate, policy choice is difficult. This research looks at poverty, vulnerability and social protection across the dimensions of health and education, gender, social cohesion, economic growth, and traditional protection networks in the Pacific Islands. It aims to improve the evidence base on formal and informal social protection programs and activities in the Pacific region and make recommendations on support for strengthening and expanding social protection coverage so it can contribute to achieving development outcomes.

The research was conducted by social protection experts and is based on case studies in Kiribati, Samoa, Solomon Islands and Vanuatu-representing the three sub-regions of Melanesia, Micronesia and Polynesia—and a review of secondary literature. It also commissioned a set of research papers:

- > an overview of poverty and vulnerability in the Pacific, and the potential role of social protection
- > a briefing on the role of social protection in achieving health and education outcomes
- > a life-cycle approach to social protection and gender
- > an assessment of the role of social protection in promoting social cohesion and nation-building in the Pacific
- > an assessment of the relationship between social protection and economic growth
- > a review of the strengths and weaknesses of informal social protection in the Pacific
- > a micro-simulation analysis of social protection interventions in Kiribati, Samoa, Solomon Islands and Vanuatu.

2. About this research paper

This research paper—'Social protection and gender: a life-cycle approach'—assesses how the development of social protection mechanisms can support improvements in gender equality and women's empowerment in the Pacific.

Mainstreaming gender through social protection requires assessing the experiences of poverty and vulnerability faced by women and men. This research paper analyses this in the Pacific from a gender and life-cycle perspective, considering the broad range of possible context-specific social protection policy responses available. It argues there are ways social protection can strengthen gender equality beyond merely targeting women. The research paper also argues there is a need to avoid the negative effects of social protection which exacerbate gender discrimination and inequality. Policy implications are summarised in the research paper's conclusion.

Gender relations, roles and responsibilities in PICs are embedded in traditional socio-cultural norms and are also highly affected by changes in economy and society such as globalisation, urbanisation, migration and poverty. This presents challenges and opportunities for women and men. Gender inequality and discrimination are of critical concern in the Pacific. They lead to sub-optimal economic growth and development in the short and long term (including breaking the intergenerational transfer of poverty through enhancing children's wellbeing). Promoting gender equality and women's empowerment, therefore, is of benefit to broader economic and development goals.

With high rates of poverty across many PICs¹, social protection is considered as one potential response to persistent—and in some contexts increasing—levels of poverty and vulnerability. To date, traditional safety nets have been the most important form of social protection for the poor, yet government-led formal interventions that reach the poor are limited.

The concept of 'poverty' varies in PICs and not all countries define poverty in the same way. Poverty rates range between 15 per cent and 30 per cent; and poverty tends to be higher in urban areas and in remote and risk prone outer islands (Ellis 2010).

3. Poverty and gender inequality in the Pacific region

Poverty and vulnerability in the Pacific region is multidimensional. The poor face economic and social risks highly affected by gender and age (Table 1). Some of the multidimensional aspects are discussed below.

3.1. The youngest children face specific health vulnerabilities

Neonatal and under-5 mortality rates vary between and within PICS. Samoa has reduced child mortality but the neonatal mortality rate remains high, with 50 per cent of deaths of children under the age of 5 years occurring in the first four weeks of life ('Strategy for the Development of Samoa 2008-12', cited in Amosa & Samson 2010).

Sex-disaggregated data on child mortality is limited, but suggests significant variations between countries. Examples include:

- > Papua New Guinea—under-5 mortality rates (per 1000 births) was higher among girls (88) than boys (81) in 2003 (United Nations Fund for Population Activities (UNFPA) and Population Reference Bureau 2003)
- > Fiji and Solomon Islands—rates are the same for boys and girls (24)
- > Vanuatu—infant mortality rates have declined significantly (Freeland & Robertson 2010) and is higher for boys (38) than girls (28) (2005-10 estimates, UNFPA 2008). Improved antenatal care has facilitated these improved outcomes (Freeland & Robertson 2010).

Improvements in service delivery across some countries have improved outcomes for children, but other factors influence their wellbeing. Mother's education, feeding practices and nutritional knowledge, for instance, are strongly linked to child nutrition. Although many countries simultaneously face the burden of tackling obesity and malnutrition, undernourishment and malnutrition are primary concerns for young children. In Solomon Islands, for example, almost half of all children under 5 years of age are anaemic, one-third of children under 5 are stunted and more than 1 of every 10 are underweight (Slater 2010).

3.2. Mixed trends in disaggregated education indicators

In many countries, including Fiji and Kiribati, girls' education rates are the same as or higher than boys, although this often reverses in secondary school. An estimated 5 per cent of Samoan children do not go to school and while boys outnumber girls in the first 9 years of school, with higher dropout rates for boys, the situation reverses in grade 10, and girls outnumber boys in all secondary school grades (Amosa & Samson 2010). Samoa's expenditure on education, at 4.6 per cent of gross domestic product, is high by regional and international standards, and the Samoa School Fee Grant System provides free primary school which reduces schooling costs for poor families (Amosa & Samson 2010). In Solomon Islands, 94 per cent of girls and 95 per cent of boys enrol in primary school but more girls than boys enter junior secondary level (Slater 2010). In Vanuatu the gender parity index at primary school is almost equal but at post-secondary level, young women have far less access to educational opportunities (Freeland & Robertson 2010).

3.3. Adolescents and youth also face specific social and economic vulnerabilities

While data is limited, many young girls face physical and sexual violence. A recent survey in Kiribati found that

19 per cent of women claimed they had been sexually abused before the age of 15 years.² In Solomon Islands nearly four-fifths of girls experience childhood sexual abuse (Solomon Islands National Policy on Gender Equality and Women's Development 2010-15). Increasing poverty has resulted in girls as young as 13 engaging in transactional sex work (Connell 2009, cited in Kidd et al. 2010).

3.4. High rates of domestic violence and abuse across countries in the Pacific are of significant concern for women of all ages

Despite limited comparable data on gender-based violence across the Pacific, the few existing surveys and reviews suggest it is a major problem (United Nations Development Fund for Women [UNIFEM] 2010). Sixty-four per cent of women in Solomon Islands experience physical and/or sexual partner violence (Secretariat of the Pacific Community 2009, cited in Slater 2010) and in Fiji, two-thirds of married women report being hit by their partner (Asian Development Bank 2006). In more than 95 per cent of domestic assaults in the Pacific region, the husband is the aggressor (Egan & Haddad 2007) but violence is not limited to partners. In Kiribati, 11 per cent of women 15 to 48 years of age experience physical violence by other family members, in particular a father or stepfather (Kidd & Mackenzie 2010).

3.5. For women of reproductive age, accessing basic health services is often a key challenge

This is reflected by high rates of maternal mortality (Parks et al. 2009) and increasing vulnerability to HIV/AIDS in some PICs. Although few rural pregnant women visit antenatal clinics and many give birth unattended by medical personnel³, in some countries maternal mortality rates have improved. In Vanuatu, for instance, maternal mortality rates declined significantly between 1979 and 1999 and antenatal care, women's nutritional status and increased outreach of family planning services improved (Freeland & Robertson 2010). Indeed, improving health outcomes is not only determined by access to services but also factors such as women's autonomy, knowledge and decision making.

3.6. Women's economic participation has been increasing in the Pacific but women remain highly underrepresented in the formal labour market

This is overrepresented in informal, low-wage, low-skilled jobs—often in sectors most vulnerable to global economic shocks. In Samoa, 74 per cent of men, compared to 38 per cent of women, are employed (2007 data, cited in Amosa & Samson 2010). In Solomon Islands, women's employment in the formal (non-agricultural) sector has risen but is restricted to low-paid, low-status jobs in the tertiary and services sector with average female earnings about half the average male wage ('Solomon Islands National Policy on Gender Equality and Women's Development 2010-15'). Women in Fiji dominated jobs in the collapsed garment industry (Kidd et al. 2010) and the declining manufacturing sector where already low wages had shrunk further in response to the loss of overseas markets (Asian Development Bank 2006). For many women in the informal sector, the only alternative was sex work (Connell 2009; Parks et al. 2009, cited in Kidd et al. 2010).

² There is no available data on the situation of young boys.

United Nations Economic and Social Commission for Asia and the Pacific; United Nations Development Programme & Asian Development Bank 2006.

3.7. The vulnerability of female-headed households and elderly women is also a key concern

Female-headed households are concentrated in the poorest population deciles though this varies on the nature of women's headship. Where women's headship is temporary and women receive remittances from migrant husbands they are less likely to be among the poorest. But abandonment is a serious social risk. In Fiji, for instance, the number of single parent, female-headed households has grown rapidly and their poverty is increasing (Asian Development Bank 2006). In Solomon Islands, female-headed households in rural areas are over-represented in the lowest quintile and children in female-headed households are among the most disadvantaged in the country (Slater 2010). Across many PICs the number of widows far exceeds widowers, and widow-headed households tend to be concentrated in the poorest deciles (Abbott 2010).

4. Sources and drivers of gender inequality

The sources and drivers of gender inequality and life-cycle patterns of poverty and vulnerability are multiple, diverse and often overlapping. They include: socio-cultural contexts; migration, urbanisation and globalisation; economic poverty; traditional beliefs and practices; and institutional weakness—all of which are briefly discussed here.

4.1. Socio-cultural contexts

Across the Pacific, most communities are governed by patriarchal norms: elder men are the decision makers, women move into their husband's household, there is a strict division of labour between females and males in the household and community (with women primarily responsible for unpaid work such as domestic chores, caring and subsistence activities) and inheritance largely passes through male lineages. Even in matrilineal societies (for example, in some parts of Solomon Islands and Vanuatu) where land titles are passed down through the female line, this does not necessarily translate into matriarchal power. Decisions relating to community affairs are still made by men (International Labour Organization [ILO] 2005) and where women's status and participation in traditional community decision making are still high, this may be increasingly undermined by modern systems of governance (Wairiu 2006, cited in Slater 2010).

4.2. Migration, urbanisation and globalisation

Some changes in the Pacific economy and society have brought benefits to women, such as increasing education opportunities, labour force participation and mobility. However, these changes have had detrimental effects. Family separation has increased as adults seek work or children are sent to school in cities leaving other family members behind. Women may be more vulnerable to violence when they do not live close to maternal relatives (Asian Development Bank 2006) and they tend to be more vulnerable to violence in urban areas. Concerns exist about the vulnerability of young girls turning to sex work and a gradual weakening of community and family control over behaviour (Kidd & Mackenzie 2010).

Globalisation and the move towards the cash economy have resulted in changes. Women's status and power over land has decreased as land is increasingly used for commercial cash cropping and logging (Asker 2009). Men, however, are also under stress as their traditional roles and status has eroded following monetisation of the economy. This manifests itself in substance abuse, child abuse, sexual assault and domestic violence (Freeland & Robertson 2010; Slater 2010).

4.3. Economic poverty

High levels of poverty in PICs are associated with increased levels of physical violence, concern that girls and boys are dropping out of secondary school early, and increasing vulnerability of female-headed households and their dependents. Child labour is a growing concern with child workers already making up an estimated 19 per cent of the informal labour force in Papua New Guinea and 14 per cent in Solomon Islands (Parks et al. 2009).

4.4. Traditional beliefs and practices

Accepted traditional practices also drive gender inequality. Bride price or dowry is interpreted as meaning that the husband and his people have control over his wife (South Pacific Disaster Reduction Programme 2002). In some places this practice is being discouraged but it is unclear to what extent change is really taking place. Early child marriage is also an issue. In some islands the legal age of consent is 15 years of age but the customary age of consent is lower and pressure to increase this has been reluctantly met because of customary practises of child betrothal and marriage (Freeland & Robertson 2010). Like domestic violence against women, physical punishment of children is

largely seen as acceptable and is generally applied as a form of discipline (AusAID 2008; Asian Development Bank 2006).

4.5. Institutional weakness

Across PICs many governments have committed to international and national laws and policies to reduce discrimination based on gender and age⁴ yet significant gaps remain in many countries with family law and protection for women against violence. Political commitment to gender equality and institutional capacity weaknesses are related: basic and protection-related service delivery is often limited (especially access to reproductive health services) which, coupled with weak legal provision at national and local levels, perpetuates violence. In a number of countries the law does not regard partner violence as a crime or treats it the same as violence perpetrated by an unrelated individual (Kidd & Mackenzie 2010; Slater 2010). In Samoa, while the legal system provides for equal rights to inheritance, it does not provide equal property rights in cases of divorce (Amosa & Samson 2010). The deficiencies in legal identification and birth registration undermine access to services.

Commission on the Elimination of Discrimination against Women; United Nations Convention on the Rights of the Child; national policies for women.

5. Social protection and gender

Beyond formal contributory programs and traditional safety nets, social protection programs are limited in most PICs. As Kidd et al (2010) reported: formal school feeding programs operate in some countries as do a small number of non-contributory cash transfer schemes; the largest non-contributory cash transfer program is Fiji's Family Assistance Program, reaching around 17 per cent of households; for youth and the working-age poor, cash-for-work programs have been implemented with donor support in some countries but the main objective has been to build infrastructure, with work for the unemployed—often young people—a secondary objective; and universal pensions are implemented in some countries, including Kiribati and Samoa. Social protection programs that do exist have only addressed gender inequality in a limited way. The authors assessed three key areas of social protection from a gender perspective asking i) if gender inequalities are addressed in program objectives; ii) whether program design and delivery mechanisms consider gender differences; and iii) whether there are links to complementary programs and services. These key areas are discussed below.

5.1. Are gender inequalities addressed in program objectives?

Addressing gender inequality with social protection requires assessing the differential experiences of poverty and vulnerability faced by women and men (Holmes & Jones 2010). Within the range of interventions in the Pacific, gender inequality and women's empowerment are explicit objectives only in family welfare support programs, which assist single women (including widows) and single mothers based on their poverty and vulnerability. Limited access to child support and child maintenance is a growing concern given increasing family separation and poverty (Asian Development Bank 2006). Amounts paid to women are often small and the costs of accessing child support and maintenance high–both in time and financial costs–and often the women needing this support the most do not have the legal literacy skills to go through the process (Robertson 2010, personal communications).

5.2. Do program design and delivery mechanisms consider gender differences?

Even where programs do not have an explicit objective to address gender equality or women's empowerment, it is essential that they consider gender dynamics. Gendered impacts can occur fortuitously when women are overrepresented in certain population groups. Social pensions, for example, do this in countries where the majority of older people are women. In Kiribati, women form 63 per cent of Elderly Fund beneficiaries, receiving income security in old age (Kidd & Mackenzie 2010).

Other unintended benefits are not always positive. For instance, a road building project in Solomon Islands included a 30 per cent quota for women but inadvertently led to an increase in violence against women as the program altered intra-household dynamics and men felt threatened by women's income. In response, the project brought in community workers, explained the quotas to men and asked permission to include women into the work program. In some cases, incentives benefiting the whole community can be built into programs to support women's participation—for example, if the quota for women is reached the community clinic will be painted or a school classroom built (Ferguson 2010, personal communications). Program design incorporating understanding of community structures and explicitly incorporating features to sensitise all community members to program objectives, has been more successful in promoting women's participation and minimising potentially negative effects.

Building on existing community structures, such as the chiefly system, can be a double-edged sword. It can help to establish a broader sense of program legitimacy, acceptance and ownership (ILO 2005), but may reinforce program design inequalities. There have been rare successes in savings and credit schemes where projects have achieved 'integration between modern women entrepreneurship and the traditional role of women as custodians of family welfare' (I 2005), but it is more common that programs fail to acknowledge women's dual responsibilities and

reinforce their traditional roles and exacerbate their time poverty. Evidence from public works programs in other low-income countries suggests that design features—such as providing quality community childcare facilities, flexible working hours and building gender-sensitive community assets (for example, nearby water points and fuel wood collections)—can help better balance productive and reproductive responsibilities for women (Holmes & Jones 2010). Addressing gender inequalities through social protection programs also raises a difficult strategic challenge: should the programs attempt to support women's practical gender interests (by providing childcare facilities alongside public works programs) or tackle more strategic and structural gender inequalities (such as that women are almost always responsible for childcare).

While the traditional safety net system across the Pacific provides the most assistance to the poor, the extent to which women and men can access and rely on this varies. The *wantok* system, for instance, can support women facing violence by offering a refuge in the family, but it can work against women if the family aligns with the perpetrator (Ferguson 2010, personal communications). In Papua New Guinea, wives of husbands who die of AIDS have been expelled from the *wantok* system. AIDS orphans are less likely to be supported by the extended family because AIDS is associated with sorcery (Chand 2009, cited in Kidd et al. 2010) and urban households may be overburdened with the cultural obligation of taking care of rural children (Kidd et al. 2010). Building formal social protection mechanisms on existing traditional systems may be difficult without addressing inequalities that may discriminate against women, and in some cases children.

5.3. Are there links to complementary programs and services?

Social protection programs can be designed to better support gender equitable outcomes but they are unlikely to lead to significant change in gender relations or women's empowerment on their own.

Two types of program links are critical to achieving broader and more sustainable gender equality and empowerment objectives through social protection programs (Holmes & Jones 2010).

The first is institutionalising a single registry or database to help beneficiaries targeted by one program get access to complementary services and programs (government and/or non-government organisations) or link other programs and services from the social protection program. This would help coordinate (and make efficient) a broader response to the multiple risks and vulnerabilities the poor face. In some countries outside the Pacific, such as Bangladesh, Ghana and Peru, links between social protection and other programs and services support beneficiary access to protection services against violence and abuse, health services, legal identity and civic registration programs, literacy training, incomegenerating skills programs and agricultural and financial services.

The second is the relationship between beneficiaries and program officers, which can increase awareness in communities about violence, early marriage, dowry practices, child protection, nutrition, and attitudes and behaviours that affect access to services (Jones 2009). This should explicitly involve men from the outset.

6. Conclusions and recommendations

Gender inequality presents a huge challenge to achieving progressive development and poverty reduction goals in the Pacific. Discrimination against women urgently needs to be addressed if PICs are to make sustainable achievements in alleviating poverty in the short term as well as breaking inter-generational poverty traps.

Social protection interventions are increasingly being considered in PICS both as part of a social policy response and as one of a number of potential approaches to improve livelihoods and food security. The extent to which social protection programs are appropriate in each country varies widely and it is clear in some, such as Solomon Islands, that investing in the supply side of education and health should be the first priority and that introducing targeted social protection programs may serve to exacerbate underlying social tensions. In other countries, such as Kiribati, development of social protection programs, such as forms of social assistance, may be more appropriate.

With addressing gender inequality, investment in types of interventions other than social protection mechanisms is needed to tackle the root causes of discriminatory practices and gender inequality.

Where social protection is being developed to better address short and long-term poverty reduction, there are important design and implementation features to consider through a gender lens. Indeed, gender relations need to be understood in the context of significant change in the Pacific: social protection interventions must be designed to harness opportunities of positive change—for women and men—and minimise negative consequences. This will require designing core gender-sensitive social protection interventions and focusing on strategically linking complementary programs and services and opportunities which challenge gender discrimination, violence and inequality and promote women's empowerment. As such it is critical that social protection programs balance support for women's practical needs—their roles and responsibilities as mothers and carers—with support for meeting women's strategic interests—their economic opportunities and empowerment.

Table 1 outlines options for ensuring a gender-sensitive approach to social protection in the Pacific. Specific priorities should be to:

- > Ensure gender is considered in social protection design. Interventions must be informed by a vulnerability assessment considering age and gendered risks and vulnerabilities. Given the fledgling status of social protection in the Pacific this could be done better than has been the case in other regions. If formal social protection interventions are to build on informal and traditional community mechanisms (Ellis 2010) it will be important that programs not exacerbate gender-based inequality, discrimination and exclusion in existing community structures and systems. Explore opportunities to develop initiatives that challenge gender inequality and discrimination and support progress towards women's empowerment, including tackling high rates of gender-based violence and strengthening women's economic opportunities across the Pacific. This includes institutionalising links to complementary programs and services within a broader social equity framework of anti-discriminatory policies and legislations.
- > **Invest in building capacity for the implementation of social protection programs.** This should include: sensitising all community members to program aims and objectives (particularly important in the Pacific); linking government and non-government organisations (services and programs); developing tailored capacity building; and training on gender equality and gender-focused objectives for program staff.
- > **Provide opportunities for beneficiaries to participate in program governance structures.** This should involve initiating opportunities for developing women's leadership positions in the community, which may in turn support broader changes in women's empowerment and help progress gender equality.

>	Embed gender-sensitive monitoring and evaluation in program design. As social protection programs develop, collecting and–importantly–analysing sex-disaggregated data at individual, intra-household and community levels on gender-sensitive indicators need to be a priority. This is critical for monitoring intended and unintended effects of social protection programs on gender equality and for amending program design and implementing policy and processes based on findings.

Table 1. Life-cycle vulnerabilities and potential social protection responses

Age stage	Example of risks and vulnerabilities in the Pacific	Potential appropriate social protection responses
Early years 0- 4	 Poor maternal and early malnutrition leading to stunted growth and other life-long negative health impacts Poor cognitive development if early care and stimulation inadequate Acute vulnerability to disease and infection / poor access to health services Exposure to hazardous environments relating to poor housing and / or parents work Disability through lack of early intervention 	 Targeted nutrition to pregnant / nursing women Subsidised health care / fee waivers Subsidised early childhood care Linkages to programmes to increase women's empowerment, women's knowledge, and decision-making over health-seeking behaviour Linkages to child protection services Linkages to legal services, such as birth registration
Children 5-11	 Risk of not attending school because of domestic (girls) or income-earning responsibilities (boys) or lack of household income to pay for school related costs Inability to benefit from schooling because of added burden of domestic or income-earning responsibilities Particular issues for girls: not prioritised for investment in education/domestic responsibilities Insufficient food or poor diets increasing likelihood of illness Dependency: risk from loss of parent/carer Vulnerability to child abuse Risk of family separation 	 Support for education – in some Pacific countries, particularly for girls – e.g. scholarships or fee waivers School-based feeding programmes with incentives for girls if appropriate Support to female headed households or guardians to reduce incidence of child labour Linkages to programmes to increase women's empowerment, women's knowledge, and decision-making over health-seeking behaviour Linkages to child protection services
Adolescents 12-24	 Vulnerability of (especially girl) children to early withdrawal from school due to lack of parents/family income Impact of triple burden of work, unpaid care and schooling Risks from early marriage and teenage pregnancy Risks of maternal mortality Lack of access to training/formal employment leading to entry into high risk employment categories, especially for girls Increased risk of HIV and AIDS infection as individuals become sexually active Increasing vulnerability of girls due to gender based violence Risk of alcoholism and anti-social behaviour, particularly for boys 	 Support for education – in some Pacific countries, particularly for girls – e.g. scholarships or fee waivers School-based feeding programmes with incentives for girls if appropriate Support to female headed households or guardians to reduce incidence of child labour Linkages to child protection and gender-based violence services Linkages to awareness-raising programmes on women's rights and reproductive health care services Linkages to skills training and income generating opportunities

Age stage	Example of risks and vulnerabilities in the Pacific	Potential appropriate social protection responses
Young adults mid-20s/30s	 Lack of access to credit/ asset building opportunities Lack of employment or further training/development Loss of employment/ reduced income earning potential for women through pregnancy and childcare Reduced household income relating to HIV and AIDS prevalence, and other illnesses Risk of maternal mortality Intra-household violence Limited access to productive assets (especially women) Risk of alcoholism and anti-social behaviour, particularly for boys 	 Public works programmes guaranteeing labour to include: Equal wages for men and women Community childcare arrangements Direct support for pregnant / nursing women Flexible working hours Consideration of community assets to reduce gendered burdens and constraints (e.g. access to natural resources) Linkages to support access to credit and economic services Support to female headed households or guardians to reduce incidence of child labour
Young adults mid-20s/30s (continued)		 Linkages to child protection and gender-based violence services Linkages to awareness-raising programmes on women's rights and reproductive health care services Linkages to skills training and income generating opportunities
Middle adults	 Loss of employment or employment insecurity through care for younger and older family members (particularly women) Loss of partner's support through temporary or cyclical migration as well as death, illness, abandonment leading to increased responsibility for dependents Intra-household violence Limited access to productive assets (especially women) 	 Public works programmes guaranteeing labour to include: Equal wages for men and women Community childcare arrangements Flexible working hours Direct support for pregnant / nursing women Consideration of community assets to reduce gendered burdens and constraints (e.g. access to natural resources) Linkages to support access to credit and economic services Support to female headed households or guardians to reduce incidence of child labour Linkages to child protection and gender-based violence services Linkages to awareness-raising programmes on women's rights Linkages to skills training and income generating opportunities

Age stage	Example of risks and vulnerabilities in the Pacific	Potential appropriate social protection responses
Older people	 Loss of income when work is lost due to age discrimination, frailty/illness etc. Work in informal sector throughout life means that there is no contributory pension provision Poor health in later life due to poor nutrition, multiple childbirth, poor working environment and lack of health care in earlier years Continuing to work to support self and dependents in low-income earning and often physically disabling jobs Discrimination against widows/ lack of inheritance rights for women Widow's loss of access to late husband's family resources Increased childcare responsibilities where middle age adults have been lost to HIV and AIDS, leaving dependent children in the care of grandparents Increased likelihood of age-related disability and chronic illness 	 > Provision of social pensions > Public works programmes guaranteeing labour to include: → Equal wages for men and women → Alternative provision of work for the elderly > Support to female headed households or guardians to reduce incidence of child labour

Source: Adapted from OECD, 2009

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