



2010 UNDP/UNDESA E-discussion on Women and Poverty

Responses in Full by Contributors: Part II

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Dated: 4 February 2010

Alpha Ayandé, International Consortium for Leadership and Management

It may still appear strange in the wide public, when men are interested in the gender equality issues. Although we could think, gender equality promotion, could not be ignored as it is playing a vital role in the sustainable and harmonious development of the society as a whole. However, it is necessary to note that the promotion and the reinforcement of women capacities become a more difficult project to implement in the developing countries, due to infrastructure weakness already built to bring necessary strategic reorientations. In particular, mentalities' changes have slowly evolved at the level of the local populations. Certain values still remain deeply rooted within the culture: consequence of diverging opinions concerning competences, roles and specific responsibilities for men and women in their socio-economic relations. Women emancipation is a fundamental objective for a sustainable development.

As a matter of fact, when we have a closer look at the case of Senegal, statistics data (2002) reveals that women were: 52% of the Senegalese population, 37% of the working population, 70% of the labor force in rural region, 70% of the informal economy workers, 15% of manpower in the public sector, 35% of manpower in the formal private sector, 80% of the active arms of the agricultural production. This specific situation for Senegal can be interpreted as a difficulty for women to get into the formal labor market. These difficulties are shown by the women's low representativeness at the level of paid-

employment. This may be due to discriminations at the time of recruitment. Furthermore, these difficulties can also be increased, by their family responsibilities, their lack of qualifications, or quite simply due to the lack of vacancies.

In this context, the practice of an independent activity or the creation of a Micro, Small and Medium-sized Enterprises (MSMEs) are often the only means women have to generate income to ensuring their independent subsistence, care and educate their children and additionally fulfill their duties to their family and relatives. Many women undertake this endeavor because, the “head of household” specifically their husbands no longer manage to assume all the expenses related to the upkeep of the family; especially within marital union of a polygamist type. This situation could be one of the reasons which push women to launch out into the business world or to restrict them at a certain stage according to a specific industry or professional areas of work. The fact remains that these reasons may be various and also rises from the real complexity and precariousness of their socio-economic environment.

Several constraints are attached to the promotion of their businesses. For some, they have a lack of technical and/or professional skills. For others, it is linked to an act of survival when faced with underemployment, within the general context of mass unemployment and of long duration. At this stage and considering the number of obstacles which women must face, it is necessary to raise the following question: “Do development policies in general integrate in a correct and implicit way the concerns of the Senegalese women, and in particular those which are committed to the management and the development their businesses?”

The impacts of women’s promotion policies should be analyzed in terms of employment opportunities, enterprises creation and creating a favorable environment to allow for business expansion. In spite of the various external constraints, certain actions might go in the direction of a sustainable balance. The result of such a balance would make it possible to reduce a growing number of women in the informal economy. Unfortunately, disparities still remain in regards to the economic and social context related to critical poverty and precariousness.

Consequently, women empowerment and promotion as well as the encouragement of actions and synergies for their fostering within their own Micro and Small enterprises are inherent in the problematic of the inequalities such as the right of access property, the right to access resources and the right to acquire competencies in order to identify their own development options within their hearths and markets. This requires a readjustment of the debate from the traditional point of view for distribution between the economic policies towards the labor market and the social policies in the perspective of employment, reproductive health, and well-being. As well as the improvement of capacities or the policies of participation that should be seen under these contentious terms and distribution of the socio-economic roles. It is imperative to deepen these assumptions also in the regards of the relevance of certain development and humanitarian program, when we empirically can observe that the number of the poor people is continually increasing, and especially among women. This phenomenon has been worsened by the global food, financial, economical and humanitarian crises, but more particularly the perverse effects due to a bad vision and policies in terms of local economy development issues.

The issue of promoting women still arouses debate. Currently a lot of progress has been achieved by the majority of governments around the world, in order to improve the status of women. Among the measures taken by the decision-makers, it is necessary to underline the upgrade on the level of women’s involvement in the decision-making processes relating to certain economic and social development options. However the progress which goes towards an increased participation still remains to be made. The gap is still broad, when taking into consideration the imbalance between the female and male representation on the level of active reflection and consensual decision-making.

For certain observers, this need of involvement is motivated by the concern of bringing another more positive sensitivity of choices making within a group, the local community or in the strategic business management of an organization - public and/or private. For others, to associate more women in the economic and social decision-processes demands, a change of mentalities in the scope of a real collective well-being that generates benefits for all members of the community in terms of a sustainable development. It is clear that various topics will return when analyzing the impact of women in economy and particularly in the entrepreneurship field. The standards, beliefs and habits which mainly define the relations between the members of a group or a family are essential in the analysis of the position of the woman from the economic and social point of view. The difficulties of the definitions of roles, the responsibilities and the resources are equally important topics as are the frequently named issues such as the constraints generated by sex-specificity poverty and women discrimination quoted by political economist feminists. Other gender specialists put forward the problems of unpaid or household work which is often not taken into account with its right value in the statistics and the macroeconomic analysis, and which contributes in a certain manner to a slow down of the economic expansion of women as well as their capacity to create or manage a company.

In West Africa and in particular Senegal, this situation can be justified by the upgrading informal economy through which several women attain what we call “self-employment” by the means of generating activities of income. It seems that in Sub-Saharan Africa, women meet many problems when aiming to insert in the modern system of the formal economy, which on the other hand justifies the high numbers of women promoters of businesses in the informal economy. This can also result from their strategies to avoid all sorts of unforeseen related to their condition of survival and of their impoverished hearths. If the Micro Enterprise and Small Enterprises managed by women must be substantial so that they can take part in the larger economic progress, this is essential to overcome poverty. The policies of poverty eradication can only be effective, if the authorities maintain a level of growth which benefits poor people and the population on the whole.

The effectiveness of striving against poverty is closely joined to the establishment of true policies of redistribution of the income so that poorest can drag themselves out of poverty. The promotion of the Micro, Small and Medium-sized Enterprises managed by women in Senegal requires to take into account a certain dynamic components of the local economy. specifically an adequate global strategy of development, employment policies, education and training, legislation in force, in order to balance difficulties which are blocking the passageway of the informal enterprises towards formal and modern enterprises in the aim of a competitive economy perspective.

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Dated: 9 February 2010

Sarah Ahmed, India

Dear All,

1. Poverty reduction/alleviation has been a major thrust in India in almost all the Five Year Plans. Many social reforms and laws have been implemented to empower the rights of women, children and girls from abolition of Sati, prevent early children's marriage, and provision of ameliorative measures for sending the girl child to school. For example, The Balwant Rai Mehta Committee Report of 1957 recommended two women representatives as co-opted members in addition to 20 elected members of the Panchayat Samiti [a system of self-governance at the village/Block level]; and another example is free education for girls in schools. However, more focused efforts towards empowering women took place when the 73rd and 74th Amendments to the Constitution of India were implemented in 1993. These amendments provided direct elections to all the seats for the Panchayat right from the Village level to the intermediary Block level up to the district level for a period of five years and also recommending reservation of seats for women as also weaker sections like scheduled tribes and scheduled castes in every municipality. For women, the reservation of seats should not be less than one-third of the total number of seats and also provision for reservation of seats to the post of Chairperson of Municipality or Sarpanch [village head] as specified in the State law. Apart from these provisions, non-discrimination and employment of women in white collar jobs is also encouraged which can enable augmentation of income and thus reduction of poverty. There are many other programmes particularly focused towards uplifting women's status, apart from the many general poverty reduction programmes. For example, the Janani Suraksha Yojana [2005] to promote institutional deliveries and reduce maternal and infant mortality, the National Nutrition Mission [2001] for providing subsidized food and grains to adolescent girls and expectant nursing mothers in below-poverty-line families; as well as the Total Sanitation Campaign for providing hygienic toilets near the place of residence for dignity and safety of women. Apart from these, there are various other employment and housing programmes with specific women oriented components like the Sampoorna Grameen rozgar Yojana, Swarnjayanti Gram Swarozgar Yojana, Indira Awas Yojana and Accelerated Rural water Supply Programme, Kasturba Gandhi Balika idyalaya Scheme, etc.

However, much needs to be done to reduce vulnerability of women; despite many government schemes and provisions and reservation of seats, it has been observed that women merely become mute representatives or proxy especially in Panchayat Samitis[rural level] and usually it is the male relative like husband , father, sons or father -in-laws who do the work or attend meetings on their behalf. So, what is required is not only mobilizing and educating the women but also educating the men to help them change their mind-set and attitude towards women. For example during one of my field surveys in some villages on watershed management and role of women, it was observed that women were seldom allowed to speak!

2. In regards to the availability of disaggregated data, it is widely available in print as well as online. For example, the Census of India; also the National Sample survey gives very authentic information on employment conditions of women and men. Also, the National Health and Family Survey, an important demographic and health database, gives sex-disaggregated and age specific information focusing on health and nutrition of women in addition to data regarding incidence of domestic violence on women.

3. These data are widely used by researchers and also for framing government policies for women; NGOs also make use of it to select or adopt villages for specific programmes. However, despite all these efforts we still do see instances of poverty, hunger, deprivation, domestic violence, and atrocities on women; therefore that malaise lies somewhere deep. Much needs to be done to remove corruption and deep set prejudice against women. The men need to be educated to overcome their male- ego, that empowering women in terms of owning property, income or position of power need not necessarily threaten their position; that subjugation of women is not really a symbol of authority!

Regards,
Sarah Ahmed

Carmen Vallejo, UNDP Paraguay

<p>En Español:</p> <p>Estimados/as colegas,</p> <p>En Paraguay contamos con el Programa Conjunto “Oportunidades” (2009-2012), el mismo pretende contar con información actualizada sobre las remesas, la situación de las empleadas domésticas, y sobre la situación laboral y de formación de jóvenes hombres y mujeres.</p> <p>A partir de estos datos, se buscan las estrategias para responder, por un lado, a la mejor aprovechamiento de las remesas para el mejoramiento de la situación de las personas que las reciben proporcionándoles opciones de inversión y emprendedurismo, así como una propuesta legislativa de regulación financiera de las agencias receptoras de remesas . Por otro, se pretende contribuir con el mejoramiento de la situación legal y el acceso a derechos por parte de las trabajadoras domésticas utilizando estrategias que modifiquen la legislación y garantice los derechos de las mismas. Por último, se aplicarán una batería de actividades que buscan fomentar las oportunidades laborales y de formación para jóvenes de ambos sexos, con vistas a participar de incubadoras de empresas, micro-emprendimientos productivos urbanos y rurales, y también un fuerte apoyo a las instituciones nacionales que trabajan en la formación de jóvenes para que dicha formación este acorde a la demanda laboral local y este abordados desde un enfoque de género.</p> <p>De este Programa participan UNIFEM, UNFPA, OIT, PNUD, la Secretaría Técnica de Planificación (STP), el Ministerio de Justicia y Trabajo (MJT), la Secretaría de la Mujer (SMPR), el Ministerio de Hacienda, la Secretaría de Acción Social (SAS), el Ministerio de Agricultura y Ganadería (MAG), el Ministerio de Industria y Comercio (MIC) y el Ministerio de Educación y Cultura (MEC), Vice Ministerio de la Juventud y Universidad Nacional de Asunción.</p> <p>Entre las actividades más relevantes contamos las tendientes a fortalecer la capacidad de generación de ingresos y empleos de jóvenes pobres y vulnerables: actividades a nivel público para</p>	<p>In English:</p> <p>Dear Colleagues,</p> <p>In Paraguay, we are implementing the joint program "Oportunidades" (2009-2012), it aims to compile and maintain up-to-date information on remittances, the situation of domestic workers, and the employment status and levels of training of young men and women.</p> <p>From this data, we are seeking strategies to respond, firstly by promoting the better use of remittances to reduce poverty through investment options and entrepreneurship, as well as to refine a legislative proposal to regulate agencies transmitting financial remittances. Secondly, it aims to contribute to improving the legal status of domestic workers and their access to rights using strategies to modify legislation and guarantee their rights. Finally, a series of activities is underway to: promote employment and training opportunities for young men and women, in order to participate in business incubators and urban and rural productive micro-enterprises, and also to offer strong support to national institutions working to build the capacity of youth to respond to local labor demands and from a gender perspective.</p> <p>Program involves the participation of UNIFEM, PA, ILO, UNDP, the Technical Secretariat of Planning (STP), the Ministry of Justice and Labour (MJT), the Ministry of Women (SMPR), the Ministry of Finance, the Ministry of Social Action (SAS), the Ministry of Agriculture and Livestock (MAG), the Ministry of Industry and Commerce (MIC) and Ministry of Education and Culture (MEC), Vice Ministry of Youth and the Asunción National University.</p> <p>Among the most relevant activities to strengthen capacities for income generation and employment of poor and vulnerable youth are: activities to incorporate youth labor issues on the public agenda, in particular women and paid domestic workers, activities on the legislative level, activities to create productive enterprises to boost employment opportunities, activities related to the positive impact of remittances through financial products that take productive use of remittances as</p>
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<p>incorporar en la agenda la problemática laboral de la juventud, en particular la de las mujeres y trabajadoras domésticas remuneradas, actividades a nivel legislativo, actividades para la creación de emprendimientos productivos que amplíen las oportunidades de empleo, actividades relacionadas con el potenciamiento del efecto positivo de las remesas a través de productos financieros que asuman cómo garantía para la concesión de préstamos más favorables para el uso productivo de remesas; actividades que apuntan a disminuir las causas que impulsan la migración posibilitando mayor acceso a la información a potenciales migrantes creadas.</p> <p>Nos gustaría saber si alguien tiene experiencias exitosas con emprendimientos productivos para rurales el sector indígena y con incubadoras de empresas para jóvenes del sector rural y urbano.</p> <p>Saludos,</p> <p>Carmen</p>	<p>collateral for loans, activities aimed at reducing the causes that drive migration, allowing increased access to information for potential migrants.</p> <p>We wonder if anyone has successful experience with rural productive projects for the indigenous sector and business incubators of young people at rural and urban settings.</p> <p>Greetings,</p> <p>Carmen</p>
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Darlene MacDonald, Canadian Association of Social Workers

Dear UNDP Gender Team and e-discussion participants,

I would first like to extend my sincere appreciation to the UNDP Gender Team for providing the opportunity to participate an e-discussion dedicated to the promotion of gender equality and women’s empowerment. I am contributing to this e-discussion in my capacity as the President of the Canadian Association of Social Workers (CASW). The CASW is the voice of over 17,000 social workers in Canada and promotes excellence in social work practice, education, and research, in the interest of a building a more just and sustainable society.

Over the last few years CASW has dedicated significant research resources to understanding the complexities and consequences of poverty, specifically focussing on the experiences of women. In early 2009, CASW released its report, *Comparing Women’s Income in 2000 and 2005: Improvements and Disappointments*; comparing national data analyzed in 2001 with the most recent 2006 Canadian census data. As the title of the report suggests, while there are some improvements, there continues to be many disappointments in efforts to address the income disparity experienced by women. Specifically, the report concludes that, in relation to low income, women are disproportionately poor relative to men. As well certain groups of women (lone parents, visible minorities, and unattached women) have very high rates of low income.

CASW recommends that a two-pronged approach to policy change is necessary in order to reduce the gap and address the low ratio of women’s income to men. First, is the need to recognize that the best way to reduce income inequality and low income is through the development of human capital. Most income, including low income, is obtained through the market. Therefore, CASW supports policies that enhance

women's education, employment training, employment experience (including experience in sectors traditionally dominated by men), and child care options are likely to increase their income and reduce high rates of low income.

The second approach is through more generous social transfers. Canada has used Old Age Security, the Guaranteed Income Supplement (GIS), and tax-induced saving plans to lower the rate of low income or poverty among seniors, including senior women. Canada has also managed to restrain an increase in child poverty (although we have a long way to go to eliminate it) through the child tax benefit. CASW supports raising the basic economic standards for all Canadians through the expansion of these critical social transfers to all low income persons in Canada. This is especially true when we recognize women's roles as being the primary caregivers of children, the elderly and the disabled in our society. Therefore, it is the position of CASW that absences from the workforce, to care for family members, should not be penalized, as currently is the case, with lower Guaranteed Income Supplement and Employment Insurance (EI) Benefits. Further, due to their primary care giving roles, CASW recognizes women's overall participation in the labor market is experienced different from men. CASW contends that the experience of women should be accommodated in the design of pensions and in all federal government transfer programs including EI and GIS. Research demonstrates, based on the European experience, women's equality is fostered through anti-poverty strategies that reform pensions with women in mind, integrate tax and program expenditures in a progressive manner, provide flexible income benefits, and address gender inequities in the labour market.

In late 2009, CASW also released its report, *Tuning into Poverty the Provincial Way*, which analyzed among other issues, the potential role of the federal government in supporting the ten provinces and three territories of Canada in the development of strategies to reduce and eliminate poverty. Also in 2009, Canada without Poverty (a national anti-poverty organization in Canada) teamed up with other national organizations, including CASW, to launch the Dignity for All Campaign to eliminate poverty and build a socially cohesive country by 2020. The Dignity for All Campaign calls for: a Canadian national plan for poverty elimination that complements provincial and territorial plans; a Canadian national anti-poverty Act that ensures enduring federal government commitment and accountability for results; and sufficient federal government investments in social security for all Canadians. Although there have been several Senate committees reports and parliamentary studies making recommendations towards a national poverty strategy on eliminating poverty, the Canadian government has yet to announce an official plan.

Again, on behalf of the CASW, I would like to thank the UNDP Gender Team for the opportunity to provide a Canadian perspective to this vital e-discussion on women and poverty.

Sincerely,

Darlene MacDonald, President
Canadian Association of Social Workers

Fatma Osman Ibnouf, University of Khartoum, Sudan

I have enjoyed the rich discussion that has gone on so far. Thank you very much Grace Okonji and Asha Arabi – Southern Sudan, I have read your contribution with interest. First and foremost, the Beijing Platform for Action and the Millennium Development Goals are acknowledgement by both development partners and governments that, despite massive resources that had been allocated to achieve them, there is little to show in terms of impact, poverty continues affecting the majority of women, literacy rates are not very impressive and social inequalities between men and women are still exist.

In Sudan, the Sudan Government adopted the supposed panacea of the PRSP and in 2002 Interim I-PRSP was decided on to substitute for the PRSP. Gender issues have been largely ignored in the design, poverty analysis, and policy actions of IPRSP. Although I can list a number of areas that would need to be taken into account to eradicate women poverty, achieve gender equality and empower women; however there are also costs associated with not achieving them. For example, violence against women has been documented in many countries and all exercises calculate around 1 to 2 percent of GDP annually, while expenditure on effective prevention policies would cost much less!

In the Sudan as in many other developing countries “enhance women's empowerment and reduce their poverty” has come to be synonymous with income generating projects and microfinance lending programs. Some of these projects and programs have been enormously successful in lifting individual women and female headed household (FHH) out of poverty. Although eradication of poverty cannot be obtained without increasing women’s economic empowerment, however, providing women with income, does not necessarily address the fundamental aspects of women's poverty. Efforts to improve women's living conditions are insufficient in empowering women and reducing their poverty without considerations of the basic patriarchal features of society and its negative effects on women human rights. The income generating projects and microfinance lending programs can be based on a poverty reduction case and still address women human rights (the cost to development of gender inequality). Therefore, there is a need to systematically evaluate and analyze these projects to assess their impacts on reducing women poverty. This analysis could establish a record of successful experiences and best practices on which to base future plans. It could also identify the gaps that are not addressed by these programs that would guide future efforts.

I would like to suggest for poverty reduction, gender equality and women’s empowerment provision of information communication technologies (ICTs). ICTs have ability to address women needs and to deal with their immediate problems, and in alleviating obstacles stand in the way of empowering women. Women are marginalized in terms of access to modern farming methods, credit facilities, education, training, business skills and marketing of their products which has heightened women poverty. For instance, when we think of women's access to training, obstacles like persisting gender biases and women's time constraints may prevent women from actively participating in the training courses intended to bring about social capital benefits and female empowerment. Through ICTs we can design training materials fit to the training needs and the daily schedule of rural women. Needless to say that access to applicable information can serve as effective means for capacity building, empowerment and income-generating livelihoods for women.

Fatma Osman Ibnouf (PhD)
Assistant Professor
University of Khartoum
Sudan

Dated: 11 February 2010

Kabon Kandie

I salute you all.

Please allow me to input on the situation in Kenya as contained in the literature and from personal encounters. Feel free to correct and update the recitation.

What kind of social assistance/benefits and protection programs (such as cash transfers or other social benefits) are provided by your government? In answering this question, please provide concrete information on the objectives of these programs and, where possible, the extent to which these target or reach poor women.

Social Protection in Kenya

Social Protection in Kenya is defined as a range of actions by the state and non-state partners in response to vulnerability and poverty. It seeks to guarantee relief from destitution for sections of the population who are not able to provide for themselves.

National Social Protection Policy development process in Kenya

As a member of various international and regional bodies, Kenya subscribes to a number of key treaties, laws and conventions that uphold gender equality, both as an intrinsic human right and as a fundamental principle to be safeguarded. These include:

- the Universal Declaration of Human Rights (1948), which states that social protection is a fundamental human right for all citizens -Articles 22- 26 specifically focus on social protection.
- Kenya is a signatory to the Livingston Declarations of 2006. The Conference committed Governments under the auspices of African Union (AU) to improve on the implementation of Social Protection Programmes
- The Commission for African Union identified social transfers as a key tool in tackling extreme poverty in sub-Saharan Africa
- National Social Protection Steering Committee was formed under the chair of the Permanent Secretary, Ministry of Gender, Children & Social Development
- The Kenya Vision 2030- Social Protection is one of the Flagship projects in the vision 2030
- The Convention for the Elimination of all forms of Discrimination Against Women–CEDAW (1979) in adopting the Declaration, the Kenya Government undertook to “review, adopt and maintain macroeconomic policies and development strategies that address the needs and efforts of women in poverty”, including “restructuring and targeting the allocation of public expenditures to promote women’s economic opportunities and equal access to productive resources and to address the basic social, educational and health needs of women, particularly those living in poverty”

Key ministries and partners implementing Social Protection (SP)

1) Government Ministries and Agencies

- Ministry of Gender, Children & Social Development – charged with responsibility of coordinating SP activities in Kenya
- Ministry of State for Special Programmes, Ministry of Agriculture, Ministry of Education, Ministry of Lands and Settlements, and Ministry of Health
- National Commission on Gender and Development (NCGD) to oversee the coordination, implementation and facilitation of gender mainstreaming in the government machinery
- National Council for Persons with Disabilities(NCPWD) set up in November 2004 to mainstream disability issues in all aspects of socio-cultural, economic and political development.

2) Non – State Actors

- HelpAge, Compassion International, World Visions, Action Aid, Oxfam , Legal Resource Foundation, Save the Children Alliance, Development partners, Department For International Development (DFID)., United Nations Children’s Fund (UNICEF) and World Bank (WB)

Key social protection focused Legislations & Policies

Social security in Kenya is regulated and provided for under a plethora of laws- The Children Act (2001), Draft Orphans and Vulnerable Children policy (OVC), Draft National Children’s policy, National Gender and Development policy, Draft Sustainable Development of Arid & Semi Arid Lands Policy, The Constitution of Kenya Bill of Rights, Draft policy for Persons with Disability, Draft National policy for Older Persons ,The Disability Act 2003, the Retirement Benefits Act, 1997, the Retirement Benefits (Amendment) Act, 1998, the National Social Security Fund Act, the National Health Insurance Fund Act, the Pensions Act and the Pensions (Increase) Act.

Existing Social Protection Measures

State led interventions

- ASAL programme- projected to use US \$86m for 2003-2009 (infrastructure, productive sectors, health, education security and land tenure);
- Establishment of a consolidated social protection fund for cash transfers (CT) to orphaned and vulnerable children (OVCs) and the elderly; and full implementation (including appropriate budgetary allocations) of the Disability Fund. OVC-CT programme –covering 25,000hhlds. Transfer rate of US \$ 23 per family per month, in 37 districts (30 GOK supported /7 Dev. Partners supported);
- Provision of free Health Services targeting women and children: Hospital Fee Waiver for children under 5 years and patients suffering from malaria and TB, free services- deliveries, anti-retroviral drugs and counseling;
- Persons with disabilities and older persons (PWD/OP) Programme – covering 200 Ops and PWDs in 2 district. Allocation of US \$59,000 in 2008/09. Transfer rate of US \$15 per household per month;
- Slum up grading and low-cost housing programme – to construct 150,000 housing units annually. GOK to provide US \$4.4m as seed money;
- Free Primary School Education (FPE)- estimated to cover about 7m children. FPE was established in January 2003. The fund aims to address financing and quality challenges in primary schooling and directed towards children from poor households. The fund comprises an allocation equivalent to Kshs. 1,020 per child per annum with the amount disbursed to a constituency/district based on the number of pupils enrolled in schools within that area.
- Secondary School Bursary Scheme - The Secondary School Education Bursary Fund (SEBF) was established in 1993/4 with the aims to cushion the country’s poor and vulnerable groups against the high and increasing cost of secondary education, therefore reducing inequalities. It also aims to increase enrolment in (and completion of) secondary school. The fund targets orphans and girl children as well as those from poor households and urban slums, who are able to achieve good results. The budget for 2004/05 was 770 million and out of this, only 5 % was allocated for girls.
- Youth Enterprise Development Fund - The Youth Enterprise Development Fund was legalized on 8th December 2006 through Legal Notice No. 167 and later transformed into a State Corporation on 11th May 2007 through Legal Notice No. 63. The Fund focuses on enterprise development as a key strategy that will increase economic opportunities for, and participation by Kenyan youth in nation building. Fund has increased from Kenya shillings 1 billion in 2006/2007 to the current sum of 2.75 billion. The issues and challenges include

Insufficient policy and legislative frameworks to support growth of youth enterprises and Fund's sustainability and Insufficient funds to cater for high demand and expectations of the youth.

- Women Enterprise Fund- Women Enterprise Fund (WEF) was conceived by the Government of Kenya in 2006 and officially launched in 2007. The principal objective of the fund is economic empowerment of women. Women Enterprise Fund loans reach the target beneficiaries through our partner financial intermediaries and directly through Constituency Women Enterprise Scheme (C-WES). As at 31ST December, 2009 a total of Kshs.964 Million had been loaned to women, broken down as kshs.719.5 Million through Financial Institutions (FIs) and Kshs. 244.5 Million through C-WES. Over 165,610 women have benefited from the WEF through both the financial intermediaries and the C-WES.

Constituency Based Funds: These include the Constituency Dev Fund US \$149m allocated annually, Kenya Roads Boards Fund, Local Authority Transfer Fund- US \$137m (2008/2009) and the HIV/AIDS Global Fund

The Constituency Development Fund (CDF) was created in Kenya in 2003 through an act of parliament to “fight poverty at the grassroots level through the implementation of community based projects at constituency level. The fund comprises an annual budgetary allocation equivalent to 7.5% of government's revenue. 75% of the fund is allocated equally amongst all 210 constituencies. The remaining 25% is allocated as per constituency poverty levels. The CDF can therefore provide communities with the opportunity to make spending decisions that maximize social welfare. The CDF consultative process provides an avenue through which women can play a more visible role within the community, which paves way for introducing an attitudinal shift in terms of how women are viewed in society.

The CDF Act has been criticized as contravening the principle of separation of powers in that it is described as having conferred upon MPs the tripartite function of (i) legislative allocation of finance, (ii) expenditure of public finance, and (iii) implementation of proposed projects. These concerns have been compounded by low levels of understandings amongst communities as to the parameters of their roles and responsibilities towards the attainment of the objectives of the CDF. These concerns are about the ‘closed’ nature of CDF processes have been further exacerbated by ‘inadequate’ financial management and tendering systems. On the issue of female representation, a study undertaken in 2006 found that of the 25 constituencies sampled, females constituted 20 per cent of CDC membership. In the majority of these cases they were ordinary committee members; out of a total of 101 chairpersons, 14 were found to be women.

Social Insurance – Mainly for people in formal employment (contributory)

Social Insurance in Kenya is provided for under the National Social Security Fund (NSSF) – Membership of about 800,000, National Hospital Insurance Fund (NHIF), Civil Service Pension Scheme - Estimated to cover about 125,000 persons (2003), Occupational Pension Scheme –Estimated to cover about 1,352 persons, OVC and Elderly Persons Voucher Health Care System.

Other schemes include Non state actors interventions in areas like Education, Health Agriculture etc (these are however limited to scope and duration) and Community and family safety nets

Social insurance initiatives in Kenya emphasis on employees discriminates against the unemployed, the self-employed or casual laborers, As at October 2007, the number of people employed in the informal sector stood at 6.4 million compared to about 1.95 million in the formal sector.²³

The efficacy in promoting the realization of the right to social security is undermined by (allegations of) operational malpractice including political interference, nepotism in the hiring of Fund staff, corruption and embezzlement of funds

Challenges In Implementing Social Protection In Kenya

In Kenya, the achievement of universal and affordable access to social security has been slow due to a number of factors:

- Social Protection in Kenya is being addressed through different sectoral interventions which are fragmented. This leads to duplication, exclusion of some extremely vulnerable and deserving groups. and disproportionate investment of funds (both at the geographical and sectoral levels);
- High poverty levels, changes in demography represented by an increase in the population of older people, spread of diseases such as HIV/AIDS and the resultant burden on existing social security arrangements, global migration patterns resulting in a high non-national labor force, refugee crisis, changing family structures and values etc.;
- There is no official policy on social security, social insurance or other form of social protection. This means that existing legislative or institutional interventions are not derived from a clear, coordinated policy locus. The Constitution of Kenya, which is the country's supreme law that provides for other fundamental rights and freedoms, does not recognize the right to social security;
- Inadequate and irregular funding for most programmes and poor implementation of some programmes & policies;
- Inadequate knowledge and data on social Protection to guide decision making.

Kenya - Phase II:

How have the recent economic crisis affected the provision of these programmes and what changes have occurred that might affect their sustainability.

The impacts of the recent financial crisis on the provision of social protection programmes is not well documented nor is data available, However, the crisis has and is expected to have far reaching negative impacts on social protection and assistance programs and the economy in general. Some areas where an impacts have been felt include private and public transfers, public revenue and debt expansion, decrease in aid and in employment and job loss.

Private and Public Transfers

The World Bank estimates that remittances to Kenya reduced the number of people living in absolute poverty by 8.5% in 2006. However, Kenya has seen a fall in international remittances of over 10%; declining from \$316.6 million in the second half of 2007, to \$281.7 million in the second half of 2008. When family resources become scarce, education for girls may be seen as a luxury. When household incomes decline, girls are more likely to be withdrawn from school and to take on more work responsibilities than boys

Reduced Public Revenue and Expanding Debt

Reduced public revenue and expanding debt as a result of currency depreciation are increasing the pressure on government budgets. In September 2009, Kenya announced plans to delay financing of free education for 8.3 million primary school children and 1.4 million secondary school children, prompting school administrators to press for a temporary restoration of user fees. Reduction in educational funding

has the potential to widen the educational gender gaps as girls are pulled out of school as households cope with declining household income

Decreases in aid

The downturn in developing countries means important development initiatives like the *Global Fund to Fight HIV/AIDS, Tuberculosis, and Malaria* face funding shortfalls.

Employment and Jobs Loss

The agriculture and tourism sectors are important employers, with the agriculture sector accounting for almost 60 percent of total employment (Kenya Poverty and Inequality Assessment – KPIA, April 2009), and the travel and tourism sector for 7.1 percent (Travel & Tourism Economic Impact, 2009). High input prices in the agriculture sector led to a contraction and, an increase in maize imports. The hardest hit sector is tourism which contracted by 36 percent during the first half of 2009.

This will have a disproportionate impact of women. It is estimated that women constitute over 70 % of all employees in the agricultural sector. The majority are casual or seasonal employees with no security of tenure and no employment benefits such as housing, medical schemes and pension. Their wages are low and uncertain, and they are classified as being among the poorest of the poor, especially those heading households.

Rogers Nsubuga, Uganda

What kind of social assistance/benefits and protection programs (such as cash transfers or other social benefits) are provided by your government? In answering this question, please provide concrete information on the objectives of these programs and, where possible, the extent to which these target or reach poor women.

I must say that Uganda has had a number of programs and policies in favor of women emancipation since the Beijing Conference. The child girl has been offered an opportunity more than ever to attend free primary education, locally known as Universal Primary Education (UPE). Similar programs are being rolled out known as Universal Secondary Education. Affirmative action at the University was introduced to enhance the enrollment of girls through a 1.5 additional points. This policy has seen many girls graduate from university. Many women are confident, wealthy and many are powerfully holding key decision making positions.

Many women have been sensitized on their rights, gender based violence, entrepreneurship, business and survival skills. Many women have been assisted to start and do business. Groups of women can access loans and do business. Women clubs and groups have done a lot in empowering women economically. There are widows associations, positive women clubs and women professionals who have provided social security to themselves and their families. Indeed the government has provided an enabling environment whereby women in Uganda can survive without the conditional cash transfers to women.

Instead of cash transfers, the government has encouraged people to join SACCOs, that is savings and credit cooperatives societies. The government sends out money to these SACCOs where organized groups and individuals can access loans at less interest rates than banks. This is a kind of social assistance provided by the government. Government sends school fees to schools and the parents are supposed to meet other school requirements like feeding.

In the beginning, the government had come up with conditional cash transfers, but they were misunderstood as political rewards. Some people took the money, ate it and there was no accountability. The government has also accented to the new domestic bill which provides social security to women in

case of a husband's death. Unlike previously where property of home belonged only to the man, this has ensured that no husband's relative will send away the wife after the death of her husband just because she is a woman.

Many women especially in the urban areas know at least where their problems can be addressed. Women have taken their husbands to court due to mistreatment, gender based violence, sexual assault, sexual starvation and neglect of children. For example, the government has introduced a person in charge of family issues at almost every police station in the country. At every grassroots organization, there is a person in charge of women and children affairs at the local council one, LC1.

Now the problem is in the rural areas where cultural beliefs and illiteracy are still high. Some cultures are still stressing male supremacy whereby a poor rural woman who toils in the fields from morning to evening has no right to keep the money she gets from selling her produce but succumbing it to the husband. However, with the SACCOs in place such money can be deposited there.

Government has also liberalized the communication and ICT sectors whereby cash transfers can be done through a mobile phone. This reduces the dependency syndrome on the husband. A son or a daughter can send money to his her mother in a matter of seconds. The many radio stations have also increased women's awareness and security.

Lastly, the number of NGOs in the country has also done a lot in helping the poor women to see light. Many have been active in education, health, development, environment protection, HIV/AIDs, poverty alleviation, food protection, WATSAN, protection and rehabilitation. The government has also tried and is still trying to take healthy services nearer to the people. Many women used to die in labor but the introduction of free medical services to the pregnant women and their babies has helped in saving the lives of poor women and their babies. This goes hand in hand with provision of free ARVs and mosquito nets.

Improvement on road networks like feeder roads and highways is another landmark to show government's efforts in ensuring the protection of her citizens.

Dated: 12 February, 2010

Bugaga Gabby, Borderless youth against AIDS/Burundi

Burundi has undertaken many things in this regard to the credit of gender advancement, it should be noted that substantial progress has made in terms of the participation of girls in the educational system 24 and in women's empowerment. With regard to schooling for girls, it should be noted that less than 80 percent of all girls attended school in 2000 compared to boys, 91 percent of whom attended school in 2006-2007. However, less rapid progress has been observed in secondary and higher education. This has a direct impact on women's participation in the country's socioeconomic activities. Regarding women's empowerment, it should be underscored that the percentage of women in political and economic decision-making positions has grown steadily over these last few years. To strengthen this encouraging trend, the constitution in effect in Burundi consecrates women's participation in all the institutions of the legislative and executive branches. Thus, nearly 35 percent of ministerial positions are held by women, while the percentage of women with access to political and economic decision-making positions 25 was up from 11.2 percent in 2003 to over 20 percent in 2007.

Due to its cross-cutting nature, the results of taking gender into account are to be assessed in every socioeconomic sector. Thus, the specific projects, which have been carried out for the advancement of women, are found essentially in the following five areas:

Education: Documents were prepared for the purpose of more effectively taking the gender dimension into account, while manuals that focus on training of paralegals were prepared to support paralegal knowledge of women's rights.

Strengthening the economic power of women: Many types of support were provided to women's groups to promote income-generating activities, while training sessions on preparing and managing micro-projects were organized for girls and women. In this context, micro-credits were given to women's associations, in particular to facilitate access to agriculture and livestock inputs, and to encourage girls that have acquired skills to become professionals and hence achieve economic self-sufficiency. UNIFEM established a fund in the amount of \$800,000 to contribute to strengthening women's access to credit.

Support for the different players in promoting gender equality: a study on punishing the crime of rape in Burundi was performed by the Association of Women Lawyers.

Strengthening CDF capacities: the activities carried out aim to train and hire psychosocial workers and to acquire educational materials.

Translation, simplification and dissemination of existing texts of laws and codes to promote the protection of women's rights: about 156 works are available, while the report on the technical review of the status update on harmonizing the Code of Persons and the Family and other instruments have been completed

Bugaga Gabby
Borderless youth against AIDS/BURUNDI

Sandy and Carol Reynolds, Canada

Hello to all:

I just wanted to thank everyone for giving me the opportunity to join in on these discussions. Well that is not totally correct, I did not join in very much, and I think it is because I am so overwhelmed by the situations of the countries that have replied. Here in the small community that I live in we have poverty but not on the same level. There are many, many women living in poverty. A lot of them are single mothers. We have a program here where parents receive a certain amount of money for each child up to the age of 18. All medical and dental is also paid for. Even receiving this money they have to make hard decisions every month to pay the rent, heat or eat - all cannot be done. We have several programs where they can go for free food and clothing, this helps. Here winter is the hardest. Our homeless rate here is not too high but it does exist - with our extremely cold winters this is hard on them.

As I stated before our seniors are also living in poverty. If you reach the age of sixty-five and have no pension you are given a certain amount each month but does not cover all expenses.

In my organization we do a lot of projects for women in poverty in different areas. We have done projects in India, Africa and South America. I guess it is just our small part to help where we can.

Again I just want to thank all.

Carol Reynolds
International Director Y's Menettes
Service clubs of the YMCA
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Nova Scotia, Canada

Mariela Padilla, Bolivia

Hi everybody,

I am very glad to participate in this discussion.

I work in the Vice Presidency of the Plurinational State of Bolivia and mainly I would like to share with you some perceptions about women's participation in the context of our New Political Constitution. I also want to express that this opinion does not necessarily reflect the point of view of the institution where I work.

The last year (2009), on January 25th, Bolivian people enacted a *New Political Constitutions* that try to build a new State (Plurinational) that respects our diversity in all the spheres (economic, social, cultural and political). It stated that the new state should respect and recognize equality for Bolivian people of all age, linguistic and racial characteristics. In the past indigenous people were denied the right to be part of the state, to preserve and practice their language, culture, economy and values, in the same way women have been marginalized from public spaces discriminating our capacities in public policy administration, for example.

I am going to quote one paragraph of the Preamble in our new constitution:

"This new State is based on respect and equality for all, with principles like sovereignty, dignity, complementarity, solidarity, harmony and equity on the distribution and redistribution of the social product, where the search of the "well-living" predominates; respecting the economical, social, juridical, political and cultural plurality of its inhabitants; in collective coexistence with access to water, work, education, health and housing for all"

Related women, our participation in public life is very important, it is remarked in the Constitution the equality between women and men. In fact last month when our President Evo Morales choose the new cabinet, 50% of the Ministries were headed by women, which means that some of the main policy-making processes are in hands of women from now on. This also helped to fight against women discrimination in the public sphere.

Among other things, the state guarantees women's access to health, education, equity, same opportunities and respect to our sexual and reproductive rights.

The Beijing Platform for Action sought to achieve women's active participation in different spheres of the public and private life and emphasized on the respect and recognition of women's rights.

In Bolivia, according to the statistics of the Ministry of Health in 2008, 53 children die per 1,000 live births and more than 234 women die per 10,000 live births. In rural areas, only 23% of the births are attended in hospitals. The state started bringing assistance to pregnant women since 2009 (May 27th - the

Mother's day in Bolivia) in order to lower those infant and maternal mortality rates and the malnutrition, through a bonus called "Juana Azurduy de Padilla". The benefit only goes to mothers who don't have medical insurance. It was estimated that 74% of households don't have access to short-term social security in Bolivia. Women can get the bonus during prenatal and postnatal periods (until the child gets two years old) and it consists of the payment of 1820 bolivianos (257 dollars). According to preliminary data in 2009, we spent 37 million dollar in paying the bonus. This measure will be evaluated during the next five years to see its results and the way that is being supported financially. Currently, the money to pay it comes from the General Treasure of the Nation and the interest earned by the Central Bank of Bolivia for making financial operations with the Net International Reserves our country owns, that reaches over 8.000 million dollars.

Beside this benefit, the government in the application of its social policy has implemented the Bonus Juancito Pinto for children that assist to public schools and "Renta dignidad" for older people (over 60 years old). This social policy also has to do with the expansive fiscal policy that the government applied in order to fight against the effects of the economic crisis by stimulating the internal aggregate demand.

Regarding poverty, the Ministry of Planning is implementing the "Life program" to eradicate extreme poverty in the country, in his first stage this program focussed on the Department of Potosí (one of the most vulnerable in terms of poverty rates and human development)

The program has four strategies, the first one to improve food and nutrition levels, the second emphasizes on covering the access to social services such as health, education and justice; the third one has to do with the quality of the access to basic services like housing, water, sanitation, electricity and telecommunications and the fourth one supports to the economic potential of municipalities such as agriculture, handicrafts, tourism or any other activity.

Thank you very much,

Mariela Padilla Callejas
Dirección de Participación Ciudadana
Vicepresidencia del Estado Plurinacional
La Paz – Bolivia

Assi Elisabeth, Alliance Internationale pour la Coopération et le Développement (A.I.C.D.)

Dear Colleagues,

Côte d'Ivoire like other developing-sub-Saharan African countries does experience poverty, gender inequality in major areas such as education, health, decision making etc... These disparities find their origin mostly in cultural issues. Before the country obtained its independence and even after it, illiteracy was a common problem all over the country.

About education disparity, the high rate of illiteracy in women that was more than 80% in 1988 (according to the national census), decreased by 30 % around year 2000 in urban areas, whereas in rural areas that rate remains high. Female illiteracy is the major reason related to the lack of information in women.

A lot of effort has been made by the government to make school accessible to everyone but differences do exist between different regions regarding women education. Another cause of women poverty is the HIV/AIDS epidemic, a real public health problem in our country with a feminization of trends, and as a

result higher rate in women than in men. That situation affects their work force, putting them at higher risk of discrimination and poverty.

The political context of war resulted in the situation of poverty with populations' displacement, unemployment, promiscuity...

Subsequent to the Beijing platform of action and thanks to a political will, Côte d'Ivoire has established a **National Plan for Action**, acknowledging the essential role played by women in the development process. That plan aims to promote women value by empowering them through free access to school for all children and especially for young girls, creating literacy programs for older women, facilitating, access to credit, and to high level positions in the Ivorian administration.

These are the different programs of actions undertaken in favour of women in Côte d'Ivoire since the settlement of the national plan for action:

- National Program for the Fight against AIDS in 1995 aiming to reduce HIV/AIDS prevalence
- National Sanitary plan for development that prioritizes women and children's access to health care, 1996-2005
- Special Program for Women insertion, 1997 that promotes women access to work in urban and rural areas
- National Plan for Education and Training Development that aims to reach a literacy rate of at least 90% in young girls by 2010 versus 60% in 1996, promotion of chance equality
- National plan to Promote Information Management Facilities with some aspects of gender promotion,
- Program for the Fight Against Hunger 2002-2004 with the following subprograms :
 - o Income Generating Activities in rural areas
 - o Job promotion and income creation in urban areas
 - o Improvement of access to basic facilities
 - o Capacity building in favour of civil societies and government
 - o National program called " family, women and youth status"

Regarding the availability of data:

Data on poverty, women sector of actions, and employment are available and can be found at the National school of statistics but people are not always aware of it, and the need to have more data on the subject, and manage it efficiently is necessary.

The need to be aware of the availability of data is a reality in the country especially for women because of lack of curiosity. bringing solution might mean heightening people awareness about the availability of these kind of data would be necessary as well as encouraging people to study gender.

Civil societies advocating for women and fighting poverty

Some women associations, NGOs, cooperatives have been created with the purpose of fighting poverty, unemployment, laziness, foods insecurity...

Partnering with some banks and microfinance structures offer these associations' members the opportunities to have direct access to credit for their individual or team's projects.. Amongst other we can quote:

- the Gouro women association (COCOVIKO) which is specialized in growing and marketing food producing agriculture.
- RIFAA (Réseau International des Femmes pour des Actions Affirmatives)

- MOYE BANK that aims at empowering women through financial loans, training and Management
- CICE (Caisse Ivoirienne de Crédit et d'Epargne) a micro finance structure
- SYNEPSEFOR a labour union that gather a lot of women who exploit secondary products of the forest; they produce, sell charcoal and replant trees

Recommendations

More NGOs needs to be trained on Gender equality issues in order to empower them in advocating for the eradication of poverty and the promotion of the millennium goals of development.

Regards,

Dr ASSI- AGUIA Elisabeth
President of NGO Alliance Internationale pour la Coopération et le Développement (A.I.C.D.)

Verónica Quintero, Ecuador

Dear Friends

At the outset I would like to share with you some ideas of the of the Human Development Bond in Ecuador,

Conditional Cash Transfers Program: Some comments on the Human Development Bond (HDB) in Ecuador

BONUS FEATURES

- The HDB is a monthly monetary benefit received by persons living in poverty and extreme poverty according to welfare indicators established by the *Beneficiary Selection System (SELBEN)* of the Ministry Coordinator of Social Policy.
- Transfers are targeting senior citizens and people with disabilities without any conditionality and **mothers** with children under age living in poverty and extreme poverty, with the condition that they enroll their children in school and make regular visits to health services. The qualification requirements are: (i) children between 5 and 17 years of age must be enrolled in the school system and attend at least 75% of the classes, (ii) children between 0 and 1 year of age must attend at least 1 time every 2 months for preventive health checks, and (iii) children between 1 and 5 years of age must attend at least 1 time every 6 months for preventive health checks. Currently, the value of transfers is \$ 35 per household.
- The program reaches nearly 40% of the population; it constitutes the main social assistance program under way in Ecuador. The program reaches 24 provinces and, until January 2009, benefited **1,299,603** people. 78% of people **receiving the HDB are mothers**, 21% are senior citizens and only 2% are people with disabilities.
- As with other cash transfer programs in Latin America, the HDB has experienced a process of institutional maturation over the past ten years. The program was initiated during the economic crisis of 1998 as the "Bono Solidario" in order to compensate families for the elimination of subsidies on gas, electricity and fuels. In stages, the program was expanded and transformed into a major social welfare

policy. By the year 2008, an executed budget of \$ 397 million was registered. In 2010 it is expected an execution of US\$ 500 million. Throughout this process the program was and still is regulated solely by Executive Decrees.

o For example Decree No. 347 of 2003 establishes the Human Development Bond as a cash subsidy subject to comply with requirements established by the Social Protection Program of the Ministry of Social Welfare. Executive Decree No. 1824 provides for monthly cash transfers, without any conditionality for people over 65 years; and people with a disability equal to or greater than 40%. These people are in quintile 1 and 2 of poverty. In 2007, Executive Decree No. 12 increases the value of the Human Development Bond to thirty dollars a month.

· The program objectives are: a) Ensure a minimum level of household consumption, b) contribute to decreased levels of chronic malnutrition and preventable diseases for children up to age 5, c) promote school reintegration, and ensure regular attendance of classes for children aged 5 to 16 years old, d) Protect the elderly and disabled people.

B. RIGHT TO AN ADEQUATE STANDARD OF LIVING

The State has linked the implementation of the HDB to the promotion of economic, social and cultural rights in general. Evaluations indicate, for example, that the HDB has had positive impact on school enrollment and a negative impact on child labor. The program has also succeeded in positively influencing children's health among the poorest.

C. TARGETING EFFORTS

Like other income transfer programs in the world, HDB beneficiaries are selected through a survey of economic conditions in the home called Selection System of Beneficiaries of Social Programs, SELBEN.

The survey takes into account factors such as the housing situation and the home, educational level, economic activity, social insurance affiliation and disability, for determining poverty levels divided into quintiles.

The bonus is offered only to members of the two poorest quintiles (1 and 2) of SELBEN. Beneficiaries eventually excluded, can also apply to the Social Protection Program, for a survey that will allow them to have a later inclusion in the program.

GENDER

As with similar programs in Latin America, in Ecuador conditional cash transfers are channeled through mothers. Women recognize that the transfer helps. Most state that they do not have problems in managing the resources used in their homes and they invest this money on behalf of the family, particularly to improve the food that the family eats.

It has been argued that the transfer channeled through the mother, head of household, means empowering women by allowing them greater control over the spending of the family budget. Notwithstanding the foregoing, a study is being planned about the differentiated impact that the program has into males and females. There is a risk that the transfer channeled through women, and their responsibility in complying with co-responsibility, contribute to an overload of duties and domestic responsibilities on women, reinforcing gender stereotypes.

The new Constitution of Ecuador recognizes informal work and unpaid domestic work of women (Article 333) and indicates that the social security protection will be extended progressively to people who are responsible for unpaid family work in their home. The HDB benefits a group of mothers, deprived of social security, to alleviate the situation of consumption, however, transfers are not considered as a substitute for a universal social security system.

