

WOMEN AND SOCIAL PROTECTION IN GEORGIA

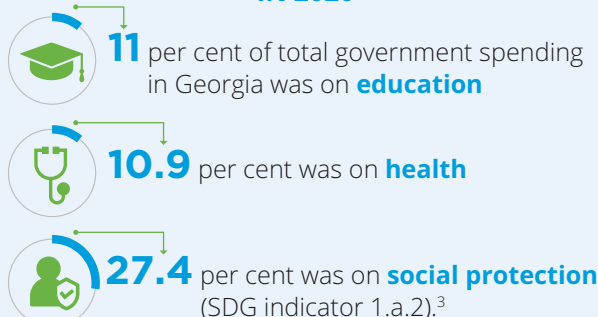
Social protection schemes and programmes are the primary tool for channelling resources to the poor in Georgia. However, they only aim at minimizing the effects of poverty by contributing to poverty alleviation and preventing beneficiaries from falling into extreme poverty. A gender equality approach to social protection programmes is key to enabling men and women's equal access to protection from poverty. This brief highlights some aspects of the social protection system and the ways it responds to women's needs in Georgia.

Some gender aspects of the social protection system in Georgia

In Georgia, less than half the population is covered by at least one social protection benefit, a rate lower than that in most countries in Europe and Central Asia.¹ Apart from being a tool for poverty reduction, social protection is a human right that is enshrined in several UN conventions including CEDAW:

States Parties shall take all appropriate measures to eliminate discrimination against women in the field of employment in order to ensure, on a basis of equality of men and women, the same rights, in particular: ... (e) The right to social security, particularly in cases of retirement, unemployment, sickness, invalidity and old age and other incapacity to work, as well as the right to paid leave.²

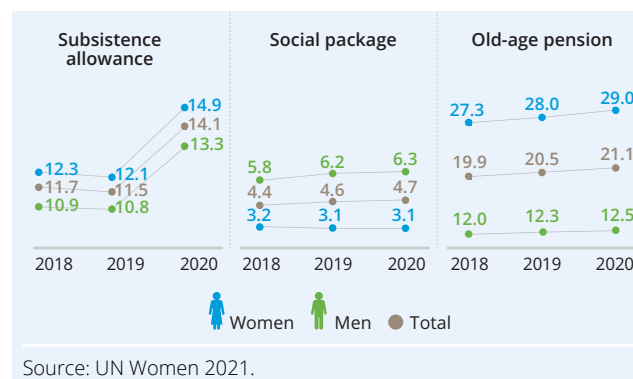
IN 2020



Women make up the majority of beneficiaries of the subsistence allowance and the old-age pension, while more men than women benefit from the social package.

FIGURE 1

Proportion of the population covered by social protection floors/systems, by sex, distinguishing children, unemployed persons, older persons, persons with disabilities, pregnant women, newborns, work-injury victims and the poor and the vulnerable (SDG indicator 1.3.1) (percentage)








As depicted in Figure 2, the social protection system of Georgia consists of a mix of lifecycle (e.g. old-age pension, disability benefits) and non-lifecycle (e.g. Targeted Social Assistance (TSA)) benefits. However, it lacks key lifecycle provisions such as an employment injury scheme, unemployment insurance, survivors' benefits for adults and proper coverage for maternity and sickness benefits.⁴

Women have less access than men to formal social protection because they are more likely to hold part-time and non-standard jobs.⁵ Since the social protection system is an important part of national efforts to reduce poverty, it is important to consider that women's and men's experiences of poverty vary throughout the lifecycle due to the gender differences within households and society. Moreover, international experience shows that due to the power imbalance in households, individuals may not benefit equally from the household transfers.

FIGURE 2

Key lifecycle risks in Georgia relative to the ILO Social Security (Minimum Standards) Convention, 1952 (No. 102)

	CHILDREN	WORKING AGE	OLD AGE	KEY GAPS IN LIFECYCLE PROVISION
	 	 		No employment injury scheme (yet)
LIFECYCLE BENEFITS OUTLINED UNDER C102	Child Benefit Programme (CBP)	Cash sickness benefits (Labour Code only)	State Pension (universal old-age pension)	No unemployment insurance
	Social Package - Survivors' (universal survivors' benefit)	Maternity benefit (formally employed only)	Accumulated pension (mandatory individual account)	No survivor benefits for adults
	Social Package - Disability (universal disability pension)			Weak sickness and maternity benefits with low legal coverage
	Universal Health Care Programme (UHCP)			
NON-LIFECYCLE BENEFITS	Targeted Social Assistance (TSA), "Categorical" benefits (e.g. for IDPs)			

Source: ILO and UN Women 2020.

Hence, women may be further disadvantaged in situations where transfers are paid to the head of household, typically a male.⁶

Old-age pension

Georgian government transfer payments on social protection accounted for 27 per cent of the total state budget in 2020.⁷ The old-age pension scheme, which is universal and non-contributory, is one of the largest social assistance programmes in Georgia. It provides a flat-rate benefit to all pensioners. The pension starts for men at the age of 65 and for women at the age of 60. Overall, pensions and social assistance have a strong impact on reducing poverty rates, especially among the elderly population. Poor households usually depend upon income from pensions and social assistance. For instance, according to a welfare monitoring survey, households consisting of only pensioners have significantly lower odds of being in poverty than other household types.⁸ Furthermore, when a household member starts receiving an old-age pension, household income increases by more than 30 per cent, and the risk of poverty reduces by 4 per cent.⁹

In 2020, 783,705 people received an old-age pension in Georgia, with women constituting 71 per cent (559,189) and men constituting 29 per cent (224,516) of the total.¹⁰ This pattern can be explained by women's higher life expectancy (age 77.7 versus 69.1) and lower retirement age (60 versus 65). At the same time, women are twice as likely as men to qualify for TSA benefits. Overall, these findings suggest that the old-age pension is insufficient for older persons experiencing multiple vulnerabilities. In the same vein, people with disabilities can qualify for a social package, which is distinctive from TSA, but cannot accept the social package as well as the retirement pension. As the latter exceeds any social benefit package in monetary terms, there is little incentive for people with disabilities of pension age to register for an official disability status to get disability benefits.¹¹

Non-contributory pensions can play a key role in ensuring women's access to at least a basic pension. In 2018, Georgia approved a new accumulative pension system, which will function alongside the universal basic non-contributory pension. Since women are more likely than men to be economically inactive and paid relatively poorly if employed, the accumulative pension system

stimulates the gap in old-age income where men receive higher benefits than women. On the other hand, universal non-contributory pensions—as a source of old-age income, especially in low- and lower-middle-income countries—help bridge the coverage gap between men and women.¹²

Survivors' benefit: Social assistance package for persons who lost a breadwinner

A survivors' benefit is a monthly monetary allowance given to persons who lost a breadwinner within a family unit. In Georgia, this social assistance package is given only to children under the age of 18, while adults have no such assistance in case of the death of a spouse or partner. Furthermore, in the case of childless couples in Georgia, the death of a breadwinner leaves the spouse without any survivors' benefit.

A survivors' benefit for spouses was originally designed to support families when the main breadwinner died, in an era when women rarely worked and fertility rates were high. Hence, the question might arise: is this scheme still needed in an era when women's work has increased and fertility rates have fallen? Some scholars and policy-makers argue that even in a world with perfect gender equality, mandatory family coinsurance is still needed and justified because couples are unlikely to plan ahead for such a drastic economic change in the household.¹³ Most countries around the world provide a benefit for adult survivors who have lost income from work, a pension or other benefits that the partner brought to the household. In addition, due to the gender gap in employment and wages, the absence of such schemes may have a detrimental effect on widows, who make up 86 per cent of all widow(er)s in Georgia and yet have no access to survivors' benefits if their partner dies.¹⁴ These women are left without financial support at a point when re-entering the labour market is difficult. Thus, the absence of survivors' benefits for adults emerges as a significant gap in the provision of social protection in Georgia, affecting women disproportionately.

Provisions during leave for pregnancy, childbirth and childcare

Maternity protection, which is an essential component of policies to prevent and reduce poverty and vulnerability among women, remains a challenge in Georgia. At present, there are two regimes regulating labour relations in

Georgia. The first, which is defined by the Labour Code, refers to all employees, while the second, established by the Law on Public Service, is limited to public servants.¹⁵ The labour protection standards for public servants are higher than those of the Labour Code.¹⁶ For instance, under the Law on Public Service, public servants and those holding a political office are fully compensated for 183 days (200 in the case of twins or a complicated pregnancy and 90 in the case of adopting a child younger than 1 year old), while employees in the private sector and those in the public sector who are not covered by the Law on Public Service are entitled only to a one-time compensation (cash benefit) up to GEL 1,000 for the same number of days during pregnancy, childbirth and childcare or during the adoption process. Changes made to the Labour Code in September 2020 enhanced a number of protections for women, including by ensuring that women returning from maternity leave can return to their previously held job.¹⁷ Moreover, the 183 days of compensated leave were divided into 126 days of maternity leave and 57 days for childcare.¹⁸

The provisions during maternity leave for pregnancy, childbirth and childcare in Georgia have the following problems:

- a. The coverage is not comprehensive and inclusive. Although extended maternity leave is available for employed women in Georgia, leave is not adequately compensated for the employees in the private sector and some public organizations.
- b. The coverage does not address the specific needs of more vulnerable women. Women who are economically inactive or unemployed, as well as those engaged in atypical work in the informal sector, are not entitled to any cash benefit in cases of childbirth or adoption. For instance, domestic workers involved in the informal economy who are beyond the reach of the Labour Code are not entitled to paid maternity leave, making domestic workers one of the most vulnerable categories of employees.¹⁹
- c. Legislation is unclear around surrogate mothers (both mothers who give birth as well as the mothers who raise the children), with no clear leave provision for either group. Maternity leave is also poorly defined for mothers who adopt children.²⁰

Benefits for single mothers

In Georgia, a single mother is an individual who is unmarried and has a biological or adopted child under the age of 18 whose father's name is not listed on the birth certificate.²¹ This narrow definition creates an obstacle for many single mothers who are unmarried and raising their children alone without any help from the father, whose name is nevertheless listed on the birth certificate. The status of single parent is revoked when the child reaches the age of 18.

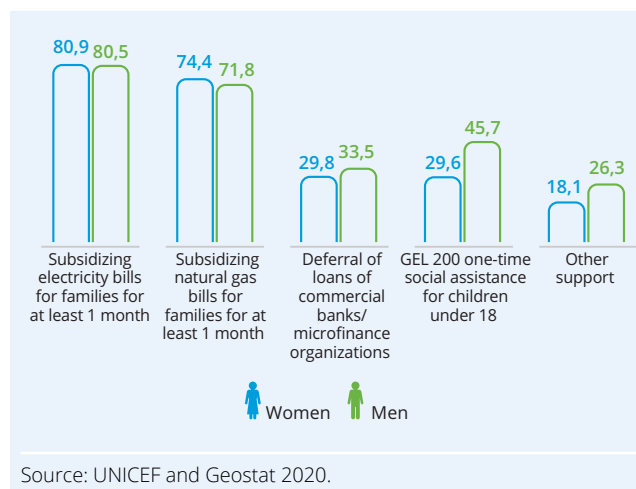
Although the law suggests that Georgian legislation should determine the social and legal guarantees of single parents,²² there is no specific social assistance scheme covering single mothers. The only concession available to them is an exemption from taxes if their annual salary is less than GEL 3,000. The absence of a specific social assistance scheme reveals that the social protection system in Georgia does not take into account that single mothers are the only income earners in the family and that after childbirth, they cannot be both carers and income earners. Moreover, since the labour market is characterized by gender inequality and precariousness, the absence of single-parent benefits disproportionately affects women.

COVID-19 and social protection

A wide range of social protection programmes were expanded or introduced in response to the pandemic in Georgia. While the largest of these tended to benefit male- and female-headed households equally, relatively smaller programmes were more likely to benefit male-headed households, including the one-time social assistance payment for children under the age of 18 (Figure 3).

FIGURE 3

Percentage of households that benefited from the COVID-19 impact mitigation measures introduced by the Government, by sex of household head



In sum, it is important to ensure that social protection systems benefit women by responding to their rights and needs. The review of the old-age pension system, maternity protections, single mothers' benefits and survivors' benefits suggests that the current programmes lack a gender-sensitive approach and do not respond to the specific needs of vulnerable groups. The absence of an intersectional approach leaves some of those in need out of the social protection system. To address these issues, a first critical step is to amend the Labour Code so that it is in line with the ILO Maternity Protection Convention, 2000 (No. 183), and EU Directive 2019/1158 on work-life balance for parents and carers.

ENDNOTES

- 1 ILO 2017.
- 2 UN General Assembly 1979, art. 11, para. 1(e).
- 3 UN Women 2021.
- 4 ILO and UN Women 2020.
- 5 UN Women 2020.
- 6 ILO and UN Women 2020.
- 7 Ministry of Finance of Georgia 2021.
- 8 UNICEF and ACT 2018.
- 9 UNICEF 2019.

- 10 Geostat 2020.
- 11 UN Women, UNICEF and Geostat 2021.
- 12 ILO 2017.
- 13 James 2009.
- 14 ILO and UN Women 2020.
- 15 Not all public organizations are covered by the Law on Public Service; therefore, a considerable number of public sector employees do not enjoy the status of a public servant.
- 16 UN Women and ISET-PI 2021a.



- 17 Ibid.
- 18 Ibid.
- 19 UN Women and ISET-PI 2021b.
- 20 UN Women and ISET-PI 2021a.

- 21 Ministry of Justice of Georgia 2015; Parliament of Georgia 2014, art. 11911.
- 22 Parliament of Georgia 2014, art. 11911, para. 5.

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