

International Social Security Review

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Special issue: Gender and social security

- Gender, social protection systems and street-level bureaucrats
- Gender gaps in perceptions of social protection: Insights from the OECD Risks that Matter Survey
- A case for rethinking the gender targeting of child cash transfers in Brazil and South Africa: Assessing caregiver sex in determining stunting in child beneficiaries
- Enhancing gender-responsive social protection among informal and traditionally uncovered workers in sub-Saharan Africa: An assessment of access to maternity protection
- Minding the gender gap in Viet Nam's old-age pensions: Actuarial insights on addressing women's discrimination in the design of social insurance schemes



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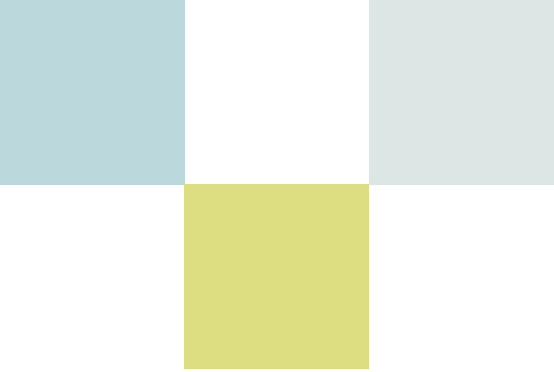
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International Social Security Review

Special issue: Gender and social security

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Foreword

This special issue of the *International Social Security Review*, “Gender and social security”, is framed by the specific aim of achieving the fundamental human right to social security guided by the international social security standards and the wider ambitions of the United Nations 2030 Sustainable Development Agenda. The content thus addresses Sustainable Development Goal 1 (Target 1.1, to “eradicate extreme poverty”; Target 1.3 to implement “nationally appropriate social protection systems and measures for all”) and Goal 5 – “achieve gender equality and empower all women and girls”.

Specifically, the content of the special issue presents international research that considers evidence of how the design of gender-responsive systems and programmes can avoid entrenching existing gender inequalities, help transform social norms towards gender equality, and better promote the realization of gender equality through the workings of national social security systems.

The findings provide a valuable additional knowledge resource for member organizations of the International Social Security Association (ISSA) concerning the design and implementation of gender-responsive good practices for social security systems and programmes. These good practices, which are increasingly cognisant of the benefits and challenges presented by the digitalization of social security systems and services, can contribute to progressively improve outcomes and opportunities for the participation of women and men across the life course.

The current programme of work of the ISSA, adopted by its global membership, acknowledges the challenges posed for realizing the human right to social security by the global context of changing life courses and evolving labour markets. The articles in the special issue discuss these challenges.

A key strategic priority for the ISSA during the triennium 2023–2025 is to provide relevant knowledge to its member organizations. The articles in this special issue represent one element of the wealth of ISSA knowledge to be produced during the triennium. Together, they contribute to the aim to collate, analyse, develop, and disseminate high-quality knowledge for use by ISSA member organizations. Another key ISSA priority is to offer its member organizations extended relevant professional and academic networks to facilitate international exchange and collaboration. The authors of these articles bring to the table broad international knowledge of country experiences in South America, South East Asia, sub-Saharan Africa, as well as of the Member countries of the Organisation for Economic Co-operation and Development (OECD).

The international promotion of social security and close collaboration with key regional and global organizations, such as the participation of authors from the

Foreword

OECD in this special issue, is fundamental to strengthening the ISSA's institutional role and its capacity to promote social security on behalf of its member organizations. The research findings of this 2024 special issue complement the ISSA's continuing endeavours to develop and disseminate knowledge on social security and gender. This rich work includes the publication of technical reports and analysis articles, studies prepared by the Technical Commission on Family Benefits, and recent innovative experiences presented in the ISSA's Database of Good Practices. The dissemination of this wealth of technical knowledge is facilitated by ISSA Webinars and ISSA events and gatherings held around the globe. All of these important outputs are framed and guided by the relevant ISSA guidelines on social security administration.

The knowledge presented here, and its dissemination, will thus be instrumental to support the ongoing operational objectives of ISSA member organizations, to excel in administration, and constitute the basis for further social security analysis and knowledge development during the triennium 2023–2025.

Marcelo Abi-Ramia Caetano
Secretary General
International Social Security Association

Editorial:

Gender and social security

This special issue of the *International Social Security Review* (Vol. 77, No. 4) addresses the topic of gender and social security.

A key aim is to discern how gender bias and discrimination can be addressed not only in social security programmes but also within the operational and human resource management practices of their administering bodies, to support the realization of the fundamental human right to social security.

By adding to knowledge about gender-responsive good practice design features and administrative practices in social security systems and programmes, this set of articles seeks to contribute to the goal of progressively improving access to appropriate, adequate and equitable social protection. Necessarily informed and guided by ongoing gender impact assessments, this goal should be pursued in a manner aligned with strengthening transformative outcomes and enabling better opportunities for participation for women and men across the life course.

National social security systems – irrespective of their financing mechanisms – often reflect entrenched gender inequalities in other areas of society. Such inequalities, be they in labour markets and employment, care-giving roles and responsibilities, social structures and social norms – which together influence opportunities, behaviour and perceptions – act to hamper women’s realization of their right to decent work and social security and their full participation and empowerment in society across the life course.

Framed by the United Nations 2030 Sustainable Development Agenda, the fundamental human right to social security, and the international social security standards, most notably those of the International Labour Organization, the special issue presents critical empirical and international comparative research that considers evidence of how the design of gender-responsive systems and programmes can contribute to three key objectives, to:

- avoid entrenching existing gender inequalities.
- help transform social norms towards gender equality.
- better promote the realization of gender equality through the workings of national social security systems.

The articles in this special issue investigate a diverse set of policy challenges, each of which has an important gender dimension. They critically evaluate the nature of policy responses across different social security branches in countries with often divergent levels of economic development and evolving labour markets and

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social norms. While the digitalization of social security services may be more or less developed in countries, this emerging trend also has a gender dimension. Social security organizations thus have a double role to play. First, as key players in the policy delivery process, to support policy actors in administering programmes that incorporate the three key objectives presented above. Second, as important public-sector employers, to ensure gender equality as a fundamental element of decent work for all employees in the places of work for which they are responsible – social security administrations and agencies. The Editorial Board warmly thanks the authors for their respective important contributions.

Roddy McKinnon
ISSR Editor

Gender, social protection systems and street-level bureaucrats

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Abstract Street-level bureaucrats are the “human face” of social protection delivery systems around the world. To date, most social protection literature approaches questions of gender with respect to policy and programme design and expected and unexpected outcomes. Mounting interest in gender-responsive and rights-based social protection systems, however, additionally begs a focus on the gendered individuals who mediate the relationship between citizens and these systems, representing the State as duty bearer of realizing the right to social protection. Much of the existing work on street-level bureaucrats (SLBs) focuses on their use of discretion in frontline work and how this shapes beneficiary experiences. This article adapts and extends Durose and Lowndes’ (2024) framework for understanding gender and SLB discretion: 1) as shaped by the gendered laws, policies and guidance of institutions where SLBs work, 2) as reflective of SLBs as gendered actors, and 3) as having gendered effects on policy beneficiaries. While their framework was developed in a high-income context and to understand a different sector (policing), these three analytical propositions hold for SLBs in social protection systems. Yet, we suggest that understanding the role of SLBs in social

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This article builds on a desk review conducted for UN Women’s forthcoming *World Survey* report (ILO and UN Women, 2024). The authors acknowledge colleagues at UN Women and the International Labour Organization for the generative comments on earlier drafts of the report chapter that eventually informed this article.

protection systems requires two additional considerations from a human rights perspective: 4) discretion as shaped by the gendered social, political and economic contexts in which SLBs operate and social protection systems exist, and 5) moving beyond discretion, SLBs as rights-holders themselves, of the right to social security and the right to decent work. The article develops this framework in conversation with scholarship on social protection systems in the broad range of contexts in which they operate. In doing so, the article offers an analytical contribution to the emerging literature on gender-responsive social protection systems from a “frontline delivery” and human rights perspective, including their relation to Sustainable Development Goals 5 – gender equality – and 1.3 – social protection systems for all.

Keywords gender, social security administration, social protection, research method, international

Introduction

Street-level bureaucrats are the “human face” of social protection delivery systems around the world and the interface between right holders and duty bearers. Even with rapid and far-reaching advances in the digitization of social protection systems (OHCHR, 2024; Sepúlveda Carmona, 2019; Vallistu, 2023), the work of social protection delivery is still largely carried out by humans. They are the frontline state workers responsible for implementing social protection policies and other public services at the local level and represent the State – as duty bearer – at the community and local levels. Street-level bureaucrats involved in social protection delivery include, for example, local managers, social workers, and community health workers, among others. They can work in public-facing offices, for example at a client service desk, or directly in communities, for instance in enrolment campaigns or distributing cash or in-kind transfers. Without street-level bureaucrats serving as a connecting bridge to the State as duty bearer, millions of people would have their human right to social security go unrealized.

Street-level bureaucrats are widely recognized as critical players in policy implementation because they serve as a primary interface between citizens and the State and exercise a considerable amount of discretion in their work

(Lipsky, 1980). Since Michael Lipsky's pioneering work on street-level bureaucrats in the late 1970s and early 1980s, a rich body of scholarship has confirmed and illustrated in great detail Lipsky's argument that policies are not set in the urban office buildings of high-level decision-makers but are made through the mundane practices of frontline implementers (Hupe, 2019). Rather, street-level bureaucrats operate as "de facto" policy makers: they interpret and implement policy in ways that affect policy outcomes, including in gendered ways, such as favouring women or men, or prioritizing or neglecting gender equality concerns (Durose and Lowndes, 2024; Goetz, 1996).

Mounting interest in social protection systems signals a shift from a focus on discreet programme outcomes to the various administrative, coordinating and delivery mechanisms involved in realizing the right to social security (Schüring and Loewe, 2023). This includes interest in gender-responsive social protection systems and the extent to which social protection can function in service of achieving gender equality (Cookson et al., 2023a). Likewise, a human rights approach requires a focus on the process of social protection delivery and implementation, not just outcomes (Barrantes, 2020; Sepúlveda, 2014; Sepúlveda and Nyst, 2012). This special issue of the *International Social Security Review* is grounded in the premise that national social protection systems often reflect gender inequalities in other areas, such as in labour markets and employment, social norms, and opportunities, and may include biased design features, which hamper women's realization of their right to social security and their full participation in society and the economy across the life course. To date, most social protection literature approaches questions of gender through a focus on the impacts of discreet social protection programmes (Perera et al., 2022). This includes a focus on specific design choices, such as the imposition of conditionalities, the use of targeting, digitization, and the various complementary elements that may be attached to a social protection instrument (e.g. gender-based violence sensitization).

Little of the existing research on the role of street-level bureaucrats in social protection delivery adopts a gender lens. Street-level bureaucrats and the role they play in reproducing and challenging gender relations, not to mention their own experiences of them, receive relatively little attention within this literature. Moreover, the literature does not currently provide a framework for thinking about the role and experiences of street-level bureaucrats in delivering social protection from a gender perspective within a larger human rights-based approach.

This article contributes to answering the question, *How can social protection systems better promote the realization of gender equality?* by focusing on street-level bureaucrats. It does so through a review of the existing evidence on gender, social protection, and street-level bureaucracy, and through the proposal of a conceptual framework to account for this relationship. The framework is

intended to guide future research on the experiences and role of frontline implementers in delivering social protection. It will also be useful to practitioners of rights-based and gender-responsive social protection as they navigate policy and programme design choices. In doing so, the article offers an analytical contribution to the emerging literature on gender-responsive social protection systems from a “frontline delivery” perspective, including their relation to Sustainable Development Goals 5 – gender equality – and 1.3 – social protection systems for all. Ultimately, the article suggests that a gender-responsive and human rights approach to social protection systems needs to go beyond a focus on technical policy and programme mechanisms to include a focus on the humans charged with social protection delivery and the delivery process itself.

This article proceeds as follows. The first section lays out the conceptual framework and methods. The next section applies the framework to a literature review of scholarship and policy research on gender, social protection and frontline work. The article concludes with implications of the conceptual framework, including practical applications, and future directions for research.

Conceptual framework and methods

Durose and Lowndes (2024) offer a useful conceptual framework for understanding the relationship between gender and discretion in the policy implementation work of street-level bureaucrats. They approach discretion as “choice, judgement or improvisation within recognized boundaries” that is a logical result of the tensions that arise when policy encounters the complexity of real life (Durose and Lowndes, 2024, p. 1027). This includes, for example, challenges in implementation contexts resulting from resource constraints, changes in the environment, urgent circumstances, and social relations, as well as rational self-interest and personal experience, training and bias. Examples of discretion can include “routinising, modifying goals, rationing their services, redefining or limiting the clientele to be served, asserting priorities and general developing practices that permit them to process the work they are required to do in some way” (Lipsky, 1976, p. 207, as cited in Durose and Lowndes, 2024, p. 1028).

Durose and Lowndes’ framework is informed by feminist institutionalism, an analytical lens that draws attention to the ways that institutions and their rules are shaped by and shape behaviour and outcomes in gendered ways. Thus, they focus specifically on how discretion is informed by unequal gender relations, on the one hand, and can also disrupt these, on the other (Durose and Lowndes, 2024, p. 1027). Drawing on a case study of policing in England and Wales, they propose three gendered dimensions of discretion. The first is that 1) discretion is shaped by the rules (laws, policies, procedures) of the institutions

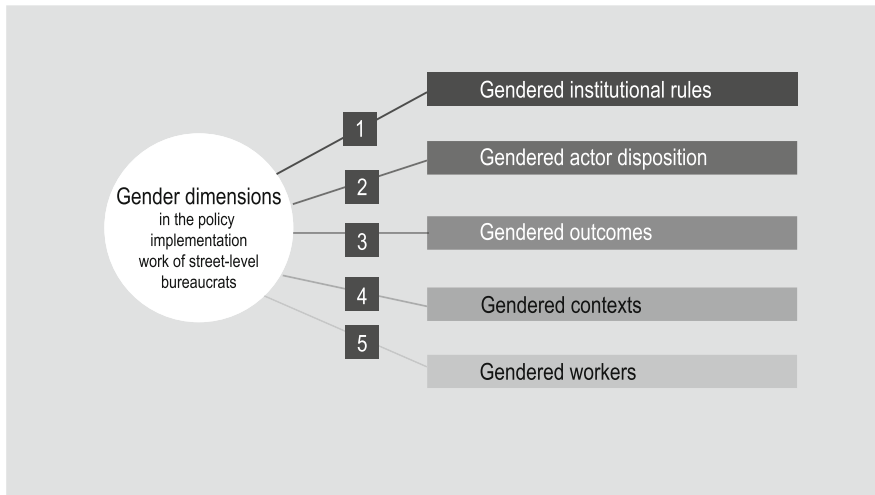
where street-level bureaucrats work, and these rules are themselves gendered. The second is that 2) street-level bureaucrats arrive to work with their own gendered predispositions which shape their use of discretion. The third is that 3) discretion has gendered impacts on policy beneficiaries.

We adapt Durose and Lowndes' framework for understanding how gender operates in the specific policy context of social protection. Unlike policing, which organizational studies has explored as a "gendered occupation" that is largely male and masculine dominated with implications for handling crimes such as violence against women (see Durose and Lowndes, 2024), there is no similar indication in the literature regarding whether social protection delivery is gendered in one way or another. Cross-comparative gender data on the make-up of the frontline social protection labour force is scant. We do know that women make up a majority share of professions that are adjacent to and sometimes involved in social protection delivery, such as social work, care work, and community health work (ILOSTAT, 2023).¹ The impact of the gender make-up of the labour force, and the extent to which this gender make-up may influence the culture of social protection delivery, is infrequently discussed and deserving of further study.

We apply the framework to a review of the scholarly and grey literature on gender and social protection delivery. The literature review deployed database searches, snowballing techniques and expert consultations to identify additional articles, the latter including an Expert Group Meeting on gender-responsive social protection hosted by UN Women. Notably, the review draws on literature from a range of economic and geographic settings, thus heeding Eiró and Lotta's (2024) call for research on street-level bureaucracy that reflects the evidence, perspectives and theories of a range of contexts and strives for a more equitable and representative knowledge base beyond exclusively "the Global North".

Drawing on findings from this review, we propose an extension of Durose and Lowndes' (2024) framework (1–3) to include two additional dimensions that are relevant to social protection scholarship and practice, as shown in Figure 1 below. This includes 4) discretion as shaped by the gendered social, political and economic contexts in which street-level bureaucrats operate and social protection systems exist, and 5) moving beyond discretion, street-level bureaucrats as labourers and rights-holders themselves (e.g. the right to decent work). Ultimately, these additions move the framework beyond matters of discretion to a more comprehensive picture of the relationship between gender, street-level bureaucrats and social protection delivery from a rights-based approach.

1. It is worth noting that the authors' own experiences of working in the field of social protection delivery suggest that in many contexts frontline implementation is often carried out or supported by men, for example village chiefs. We would therefore emphasize the lack of data on the social protection workforce globally and refrain from making assumptions about the gender make-up of the social protection workforce specifically.

Figure 1. *Gendered dimensions relevant to social protection implementation*

Source: Authors' elaboration, building upon the framework (1–3) proposed by Durose and Lowndes (2024).

Street-level bureaucrats, gender and social protection

This section applies the adapted conceptual framework (1–5) to a review of scholarly and grey literature on gender and social protection delivery.

Gendered institutional rules

Social protection systems are gendered institutions in that they are made up of a variety of formal and informal rules that are shaped by gendered beliefs and expectations and by certain gendered views around well-being and lived poverty experiences. These rules include formally recognized and documented laws, policies, and operating procedures, as well as informally embedded and adhered to social norms about what is – and is not – acceptable behaviour in a particular context (Cookson et al., 2023b). These rules can vary across social protection systems because social protection systems differ based on a range of factors, including, for example, whether they adopt a rights-based approach (Barrantes, 2020), how they are financed and by whom, and their objectives, among others. Likewise, these rules can also be trickled down to the implementation levels, as they ultimately reflect societal norms and beliefs, as well as gendered power imbalances within communities and villages. Even when frontline workers have an awareness of gender issues, they may follow rules that

are gender-blind and fail to account for specific gendered inequalities and vulnerabilities (Furcolin and Lotta, 2023).

If the institutional rules provide for it, street-level bureaucrats may play an important role in connecting social protection beneficiaries to related services that promote gender equality. As a result of their interfacing position, street-level bureaucrats can be important actors in efforts to address structural gendered inequalities through social protection systems' delivery, such as gender-based violence, by recognizing issues and connecting individuals to other resources and services provided by social protection systems. Street-level bureaucrats can also be crucial in ensuring that social protection programmes do not further exacerbate gender inequities at the implementation level (e.g. imposing conditionalities on women beneficiaries, assuming care responsibilities are only to be undertaken by women, gendered income-generating options).

In the case of South Africa, an Expanded Public Works Programme (EPWP) offered temporary jobs in home- and community-based care, its social sector component, by providing non-profit community organizations funding to subcontract home- and community-based care workers (Bilo, 2017). However, this care and support work pays lower wages than other sectors and mostly hires women. Hence, the programme might unintentionally reinforce traditional social norms around care and support responsibilities (Bilo, 2017).

Gendered actor disposition

The frontline implementers of social protection, like any other street-level bureaucrats, make judgements that impact how a policy is implemented. These judgements are informed by societal norms, and frontline implementers' individual experiences, beliefs and perceptions, which shape their dispositions – i.e. what they do and do not see as reasonable or preferable, what they are or are not inclined to do as they interpret and apply the rules. The concept of “gendered disposition” helps account for the ways in which gender shapes individuals' experiences, beliefs and perceptions – and subsequently, their dispositions (Durose and Lowndes, 2024, p. 1030).

Research from Brazil illustrates how gendered actor disposition can function in service of social protection beneficiaries (Villwock Bachtold, 2020). In 2015, the Brazilian Government declared a state of emergency in response to increased rates of children born with microcephaly, a neurological disorder caused by the Zika virus and transmitted by mosquitos. While the government formulated a joint emergency response coordinating health outreach and fast-tracked access to social assistance benefits, these efforts as a coordinated response took place within a broader context of fiscal austerity and escalating demands on health and social

protection systems. As institutional constraints made their delivery work more challenging, frontline workers established social networks to improve outreach and provided women with their personal contact information to assist in navigating administrative procedures and appointments and to provide emotional support. Much of this work was carried out after-hours and was not remunerated. Research in other contexts has understood this sort of “off script” labour as a form of necessary “policy repair” (Masood and Nisar, 2022).

Notably, the majority of the frontline workers in the Brazilian case were women. Interviews found that they were motivated by professional ethics as well as empathy with the women’s struggles, sometimes as mothers themselves. Their proximity to the cases enabled them to understand that the women’s vulnerability was much more complex than merely economic deprivation. They saw women who were abandoned by their male partners and stigmatized by their communities, forced to leave their jobs due to the demands of caring for a disabled child, and emotionally distraught as they navigated the unknowns of the disease.

Discriminatory attitudes towards potential or actual social protection beneficiaries on account of their gender, poverty, or other identity marker can also influence the use of discretion by frontline implementers in negative ways (Seekings, 2023). Programme implementers may translate negative narratives around poverty and deservingness into discriminatory practices or undignified treatment towards users experiencing poverty (Barrantes, 2020). This may include bad treatment of poor women, but also of the few men who receive social protection benefits typically targeted to women and that are intended to incentivize or support caregiving (Patel, 2017).

Gendered outcomes

The social protection literature offers a range of examples illustrating that design choices regarding the various features of social protection instruments can have gendered impacts that may be positive, negative or neutral. The discretion that frontline workers exercise “off the books” can also have gendered impacts on how intended beneficiaries experience social protection. As an example, in the case of India, the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has been used as a social policy tool for increased female labour force participation in rural settings (Chopra, 2019). Unfortunately, this does not directly translate into higher empowerment for women if the unpaid care and support responsibilities they were already carrying are not alleviated (Chopra, 2019). Moreover, evidence suggests that when programmes such as this ignore unpaid care and support work (being gender blind), they can fail in attaining sustainable gender equity outcomes.

The Zika virus example discussed above is one instance where frontline implementors' discretion in favour of mothers in the social protection system led to better outcomes for them (e.g. through additional help navigating the system). Street-level bureaucrats can also serve as agents for empowerment and increased social accountability in social protection systems, ultimately performing a good governance function. For example, they can provide social protection beneficiaries with information about available benefits and their eligibility, which can be especially valuable in cases where this information is otherwise hard to access (Ulriksen and Plagerson, 2023). They can also “funnel up” feedback into the social protection system and make complaints to the State when there is an issue (Ulriksen and Plagerson, 2023).

The use of discretion can also have gendered outcomes that are unfavourable from a gender perspective. An example of this can be found in conditional cash transfer (CCT) programmes, which primarily target pregnant women and mothers to receive the transfers and meet the conditions. Research on the Peruvian CCT found that frontline implementors (local managers) imposed unofficial “shadow conditions” that women were required to comply with under threat of sanction (Cookson, 2018). These unofficial conditions were sometimes the result of the individual dispositions of local managers, for example requiring women CCT beneficiaries to participate in nutrition programmes when the local manager had prior nutrition training, or personal experiences with hunger. Other times these shadow conditions were part of a local manager's strategy to “get the job done” in the context of inadequate institutional support and demanding workloads. In these cases, the local managers would create new programme conditions that involved the women CCT beneficiaries participating in some activity that benefitted another bureaucrat or local politician (e.g. marching in a parade or cooking for the school lunch programme) and in return the local manager would receive some help fulfilling their own often onerous professional responsibilities. Participation in these additional activities can have negative implications for women's time use and agency. Such examples of shadow conditions and their gendered impacts are evidenced in several other contexts (Molyneux and Thomson, 2011; Schmook et al., 2018).

Gendered contexts

Social protection delivery systems are shaped by the social, political, economic and environmental contexts around them and how these influence policy and programme design and, ultimately, implementation (Barrantes, 2020). Moreover, social protection systems themselves have human rights and gender implications (Barrantes, 2020). States' obligations also apply to the process in which social

protection programmes are implemented ranging from higher policy levels to social workers, street-level bureaucrats and the local government officials responsible for implementation (Sepúlveda and Nyst, 2012).

The ability of frontline workers to deliver social protection – and the discretion they exercise while doing so – is shaped by the broader context in which the social protection system operates. The presence of stark social inequalities in a society may influence frontline implementers' use of discretion, which may be at odds with the institutional rules and policies of the social protection system (which may be informed by aspirational values at odds with public opinion) (Eiró and Lotta, 2024). They may have to do their work in challenging circumstances that can include inadequate resources, caseloads that are too high, and in rural, remote and sometimes unstable contexts (Peeters and Campos, 2023). This work may look different in bureaucracies with formalized rules than in States that may be better characterized as “permanently under construction” and that rely on important networks of relationships (Peake and Forsyth, 2022, p. 16).

The broader context can have significant gendered implications for street-level bureaucrats. For example, the “Mahram requirement”, imposed by the de-facto authority in the north of Yemen, restricts women's mobility by requiring them to achieve special permissions and to move with male guardians. The requirement severely constrains the ability of female humanitarian workers to deliver social protection benefits and services, and reports exist of women being detained for breaking the Mahram requirement and on suspicion of working in humanitarian delivery (Al-Absi, 2023). Beyond even delivering basic social protection, such restrictive social norms hamper opportunities for street-level bureaucrats to engage in the kinds of accompaniment around sensitive issues such as gender-based violence discussed earlier in this section. In conservative contexts where conflict is also a factor, frontline workers may again deploy creative strategies in order to accomplish the delivery of services or benefits – for example, framing their activities in terms of “women's protection” rather than “gender equality” (Al-Absi, 2023).

Gendered workers

Existing work on gender-responsive and rights-based social protection focuses primarily on the rights of social protection beneficiaries, while infrequently addressing the rights of those who deliver it. Frontline workers have the right to decent work, to a life free from violence, and to social security, among a host of other rights.

Street-level bureaucrats often perform their jobs in challenging working conditions. A growing body of research emphasizes the importance of analysing the institutional organization of frontline work – and working conditions – in

understanding and addressing “off script”, discriminatory and alienating practices in frontline social protection delivery (Cookson, 2018; Lotta et al., 2023a). This includes their own experiences of social inclusion as well as the extent to which their working environments are adequately resourced.

Gender, class, and race or ethnicity factor into who assumes the lowest status street-level bureaucracy positions (Lotta et al., 2023b). While street-level bureaucrats are often in positions of power relative to the social protection beneficiaries they serve, they are also often subordinate to others in the state bureaucracy including mid-level (not frontline) bureaucrats and those even higher in the organization (Lotta et al., 2023b). Studies have also suggested that although there are major data gaps across the globe, it seems that in the health and social work professions, workers are often women led by men, and that there are issues with occupational segregation, bias and discrimination, gender pay gaps and gender leadership gaps (WHO, 2019). The street-level bureaucrats at the bottom of the institutional hierarchy may have low job security (Eiró, 2019), ambiguous job descriptions and requirements to do tasks that higher-status staff do not want to do (Lotta et al., 2023b). In many cases, frontline workers are situated only just above the poverty line themselves, and when social protection systems are faced with austerity and funding cuts, street-level bureaucrats may become unemployed and in need of social protection themselves (ACAPS, 2023). They might also be unpaid, underpaid, or considered as volunteers and expected to provide long hours of service in sometimes dangerous contexts due to gender-based violence. This in turn, further exacerbates existing gender norms and inequities.

Examples of the latter are Anganwadi workers – rural mothers and child carers – who provide their services to the childcare centres under the Integrated Child Development Scheme (ICDS) and the case of the ASHAs – female community health workers under the accredited social health activist (ASHA) programme – in India (Sathi, 2023; Ved et al., 2019). Anganwadi care workers are community care and health workers classified as volunteers and paid an honorarium rather than a salary below the Indian minimum wage. ASHAs are underpaid, remain in the informal labour market and, in some instances, are seen as volunteers and activists (Sathi, 2023; Wichterich, 2020).² The gang-rape and death of an accredited ASHA in 2016 brought attention to the dire state of women’s safety in frontline work and the State’s role in ensuring women’s right to a life free from violence (Dasgupta et al., 2017). Likewise, Community Health Workers in South Asia are in many cases women, who are supervised by men, paid in

2. According to Wichterich (2020), ASHA’s are “voluntary piece-rate workers in a tailored way like industrial workers. They receive incentives, not a wage, a miserable payment only after the completion of the task such as an institutional delivery and an immunisation campaign”.

some instances (in Nepal, Sri Lanka and Bangladesh), receiving allowances or non-monetary incentives in others (Bhutan), or volunteers in yet others (Afghanistan).

When the work of delivering social protection involves long days or periods of time far from home, such professional demands may come into conflict with existing gender norms and distribution of care work. Frontline programme implementers of a rural cash transfer programme spoke about the challenges of being required to be away from their families for long periods as they enrolled beneficiaries, monitored programme conditions and oversaw the distribution of cash – often on foot – in areas with little transportation infrastructure and in geographically dispersed villages. This made work challenging for pregnant workers and challenging in the context of needing intensive childcare hours. One local manager “confided that she had no idea how her female colleagues with babies were able to get their work done at all. Given the structure of the work, she imagined that if she were to have children, she would have to quit her job” (Cookson, 2018).

Ultimately, investing in the frontline workforce that delivers social protection can have multiple payoffs and should be aligned to decent work standards. Livelihoods can be generated when the State invests in social protection delivery (Chatterjee, 2023). Yet for social protection to contribute to achieving gender equality and the realization of human rights, it also needs to foster decent work. Specifically, rights-based social protection must also include a focus on the working conditions and rights of those who deliver social protection at the frontline interface between beneficiaries and the State. Particular attention should also be placed on ensuring that social protection programmes also employ workers taking into consideration gender equity. This includes decent wages and access to social protection for these workers, as well as adequate investments in the infrastructure, human resources and related services that street-level bureaucrats require to do their jobs.

Conclusion

While the frontline work of street-level bureaucrats is robust, including from a gender-perspective, in some areas of policy such as policing, the literature on gender and frontline implementers of social protection is comparatively much less developed. In this article, we adapted and extended three theoretical propositions about gender and discretion with a view to making sense of the existing evidence on gender, street-level bureaucrats and social protection, and to structure a future research agenda in this field. Our proposed framework moves beyond a focus on discretion to consider, on the one hand, the broader social, economic, political and environmental contexts in which social protection

systems operate and, on the other hand, frontline implementers as rights-holders themselves. Adopting this perspective enables a move away from simply targeting the discriminatory or “off script” behaviour of individuals and presents opportunities to address institutions and the structural social, political and economic factors that shape social protection delivery.

This review of the evidence highlighted significant gaps in the knowledge base about street-level bureaucrats in social protection systems. At a basic level, there is no global labour data on the gender breakdown of the social protection labour force. As such, imperfect extrapolations are made based on existing data on community health workforces, and social work professions. But we know, from practical experience, that the social protection delivery labour force varies considerably by country and structure of the social protection system. There is also a need for further research on the day-to-day working experiences of street-level bureaucrats in social protection systems, particularly in rural and conflict-affected regions. This kind of “process” research can shed light on gaps in social protection systems as well as contribute to finding solutions. Institutional ethnography (Smith, 2005) is an action-oriented approach to policy research that would be usefully applied to these lines of inquiry.

Beyond its scholarly contribution, the framework has immediate practical relevance for designers and decision-makers working on gender-responsive social protection and a human rights-based approach to social protection with a view to achieving the Sustainable Development Goals and the overarching agenda to leave no one behind. The existing evidence clearly indicates that there is a need to support street-level bureaucrats to do their work, including through adequate financing of social protection systems and by ensuring the right to decent work and social protection as well as a life free from violence for the frontline workers who deliver social protection programmes. This framework prompts researchers, practitioners and funders to widen the lens so that it includes social protection beneficiaries and their rights *as well as* the individuals responsible for delivering social protection – who are themselves rights-holders.

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Gender gaps in perceptions of social protection: Insights from the OECD Risks that Matter Survey

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Abstract Reflecting their weaker labour force attachment and lower earnings, women consistently report feeling greater economic insecurity than men across the Member countries of the Organisation for Economic Co-operation and Development (OECD). Similar gender gaps emerge in perceptions of social protection systems: women are far less confident than men in their ability to access benefits and services and receive adequate income support when they need it, both in working age and old age. Results from the cross-national OECD Risks that Matter (RTM) Survey illustrate that, on average, across countries, about half of women feel that they could not easily receive public benefits if they needed them, compared to 43 per cent of men. This perceived inaccessibility likely reflects gender gaps in perceived “hassle costs” associated with social programme applications and the intra-household allocations of administrative burden, but it also likely reflects women’s lower social security contributions. This article illuminates gender gaps in the

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design of social programmes and suggests ways by which governments can better mainstream gender when improving the accessibility and adequacy of social protection.

Keywords gender, social protection, equal treatment, attitude, OECD

Introduction

Gender gaps persist in social and economic outcomes in all Member countries of the Organisation for Economic Cooperation and Development (OECD), including in labour force participation, hours worked, career advancement, earnings and unpaid work (OECD, 2017b; OECD, 2023a). Less well known, however, is how women and men *perceive* their economic security, to what degree gender gaps exist in perceptions of the adequacy and accessibility of social protection, and what role women and men see for social protection in their lives.

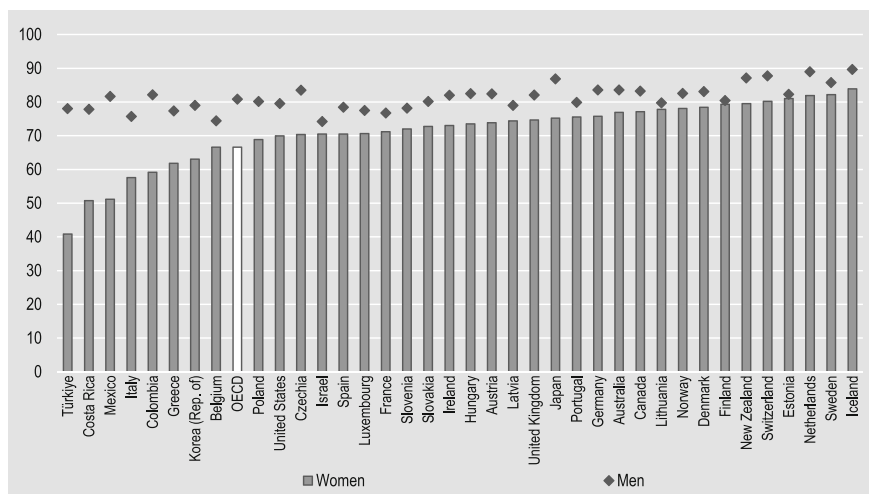
Drawing on results from the 2022 OECD Risks that Matter Survey of 27 OECD countries, this article assesses gender gaps in perceptions of economic security and the effectiveness of social programmes. We find that women are systematically more concerned about economic security, and systematically less confident that their country's social protection system will support them, than men are. Gender gaps also emerge in perceived administrative burdens around social programmes.

These outcomes reflect, in part, gender inequities embedded in the design of even the world's most developed social protection systems, which compound and interact with persistent gender gaps in labour markets and the division of unpaid work. We identify areas where social programmes could do better in addressing gender gaps and close this article by applying lessons from the literature on gender impact assessments to the analysis of social protection in developed countries.

Widespread gender gaps in experiences and perceptions of economic security

The lived economic insecurity of women relative to men is well established across Member countries of the Organisation for Economic Co-operation and Development (OECD) and around the world. In every OECD country, women have weaker labour force attachment (Figure 1), work fewer hours (OECD, 2023a), and earn lower pay (OECD, 2023d) than men, on average. The

Gender gaps in perceptions of social protection

Figure 1. Labour force participation rates (%), women and men aged 15–64 years, 2023

Note: OECD average is weighted. The labour force participation rate is defined as the share of employed and unemployed persons in the population for a given age group.

Source: OECD Data Explorer "Labour force participation rate".

gender pay gap for full-time workers, for example, has persisted over time, with the median full-time working woman in the OECD earning about 88 cents for every euro or dollar earned by the median full-time working man.¹

Lower labour supply and earnings for women relative to men reflect longstanding, embedded gender inequalities in unpaid work that limit women's participation in the paid labour market. Horizontal and vertical segregation are other important drivers of gender gaps in earnings, with women over-represented in lower-paid jobs and under-represented at the top. Although harder to measure, evidence from audit studies and legal proceedings shows that discrimination also contributes to gender gaps in labour market outcomes, including hiring, promotions and earnings (OECD, 2017b; OECD, 2023a; OECD, 2023d). Indeed, the underlying causes of gender inequalities in the labour market are varied and complex, but many ultimately reflect deeply entrenched gender norms and stereotypes.

Gender inequality in economic security is not limited to the labour market. Even within households, earnings and financial responsibility may not be shared equally, with couples bargaining over fair partnerships and personal entitlements to earned income. This can result in unequal bargaining power with the primary earner – who is most often the man – typically exerting more influence over strategic financial decisions and the secondary earner – who is most often the

1. See the online OECD [Dashboard on Gender Gaps](#).

woman – serving an administrative role regarding day-to-day household financial management. This may lead to greater stress among women as they have more responsibility for “making ends meet” each week or each month (EIGE, 2024; Bennett and Sung, 2013; Pepin, 2019).

Women are more concerned than men about household finances

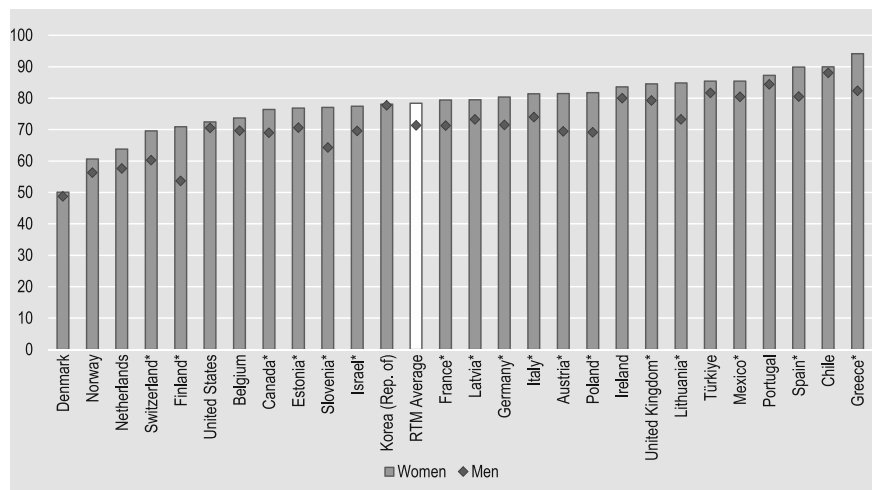
In light of these economic realities, it is unsurprising that women in OECD countries *feel* higher insecurity than men when it comes to their household’s economic situation and their household’s ability to pay all expenses and make ends meet. This is illustrated in the 2022 wave of the OECD Risks that Matter Survey (RTM), a cross-national survey (see Box 1) examining people’s perceptions of the social and economic risks they face, how well they think their government addresses those risks, and what preferences they have for social protection going forward (OECD, 2023b).

Box 1. Background on the OECD Risks that Matter Survey (RTM)

The OECD Risks that Matter Survey is a cross-national survey assessing people’s concerns about the social and economic risks they face and their perceptions of their country’s social protection system. RTM targets nationally representative samples across OECD countries and was conducted in 2018, 2020 and 2022. The 2022 wave surveyed over 27,000 people aged 18–64 in 27 OECD countries: Austria, Belgium, Canada, Chile, Denmark, Estonia, Finland, France, Germany, Greece, Ireland, Israel, Italy, Korea, Latvia, Lithuania, Mexico, the Netherlands, Norway, Poland, Portugal, Slovenia, Spain, Switzerland, Türkiye, the United Kingdom and the United States. Consistent with similar surveys, RTM was implemented using non-probability samples recruited via online panels and random-dial telephone calls. The survey contractor was Bilendi Limited (formerly Respondi) and respondents were paid a nominal sum for each survey. Sampling was conducted with quotas of gender, age group, education level, income level, and employment status to reach representative samples. Survey weights are used to correct for any under- or over-representation based on these five criteria, with a target and weighted sample of 1,000 respondents per country. For more details on the OECD RTM Survey, including background details on questionnaire development, survey implementation, and more, see Frey, Thomas and Clarke (*forthcoming*).

Gender gaps in perceptions of social protection

Figure 2. Share (%) of respondents who are somewhat or very concerned about their household's finances and overall social and economic well-being in the next year or two, by gender, 2022



Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked how concerned they are about their household's finances and overall social and economic well-being in the near future, defined as the next year or two. Response options were "not at all concerned", "not so concerned", "somewhat concerned", "very concerned", or "can't choose". RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

Source: OECD Risks that Matter Survey 2022.

Across countries in RTM, an average of 78 per cent of women express concern about their household's financial situation and economic prospects in the short term, compared to 71 per cent of men (Figure 2). This gender gap exists in most of the 27 OECD countries participating in the RTM, with two-thirds of countries having differences exceeding five percentage points. Indeed, in every country surveyed except for the Netherlands, these disparities are statistically significant. Finland stands out with a particularly stark gender difference: 71 per cent of women and only 54 per cent of men report financial concerns, reflecting a substantial 17 percentage-point gender gap. This corroborates some national studies in Finland finding gender gaps in real and perceived economic insecurity (Hiilamo, Luotonen and Hakovirta, 2023; StatFin, 2019). Slovenia and Poland also exhibit significant gender differences, with gaps nearing 13 percentage points.

These concerns are reflected in worries about making ends meet, where 70 per cent of women are worried about their ability to pay all expenses compared to 61 per cent of men. The Republic of Korea (hereafter, Korea) is the

Gender gaps in perceptions of social protection

Table 1. Coefficients from a probit regression predicting likelihood of the respondent worrying about their household's finances and overall social and economic well-being by various socioeconomic variables, 2022

	A	B	C
Woman	0.067*** (0.006)	0.068*** (0.005)	0.068*** 0.006
Medium income	-0.044*** (0.006)	-0.048*** (0.006)	-0.049*** 0.006
High income	-0.135*** (0.008)	-0.144*** (0.008)	-0.145*** 0.008
Couple	-0.007 (0.006)	-0.001 (0.006)	-0.003 0.006
Core working age (25–54)	0.097*** (0.010)	0.091*** (0.009)	0.100*** 0.010
Older working age (55–64)	0.094*** (0.011)	0.087*** (0.010)	0.095*** 0.011
Medium education	0.058*** (0.011)	0.042*** (0.011)	0.040*** 0.011
High education	0.038*** (0.011)	0.037*** (0.011)	0.035*** 0.011
One child	0.034*** (0.010)	0.022** (0.010)	0.018* 0.010
Two children	0.003 (0.013)	-0.004 (0.012)	-0.009 0.013
Three or more children	-0.026 (0.018)	-0.029* (0.017)	-0.034* 0.017
Youngest child aged 0–12 years	0.025** (0.011)	0.015 (0.011)	0.018 0.011
Urban	0.018** (0.008)	-0.012* (0.007)	-0.014* 0.007
Unemployed	-0.110*** (0.011)	-0.090*** (0.011)	-0.088*** 0.012
Employed: Standard worker	-0.092*** (0.009)	-0.054*** (0.010)	-0.053*** 0.010
Employed: Non-standard worker	-0.080***	-0.064***	-0.063***

(Continued)

Gender gaps in perceptions of social protection

Table 1. Coefficients from a probit regression predicting likelihood of the respondent worrying about their household's finances and overall social and economic well-being by various socioeconomic variables, 2022 - Continued

	A	B	C
	(0.010)	(0.010)	0.011
Interactions	None	None	All two-way interactions with woman
Country fixed effects	No	Yes	Yes

Note: Regressions include 27,393 observations across 27 countries. The left-hand column presents independent variables used to predict the share (per cent) of respondents concerned about their household's finances and overall social and economic well-being. Respondents were asked how concerned they are about their household's finances and overall social and economic well-being in the near future, defined as the next year or two. Response options were "not at all concerned", "not so concerned", "somewhat concerned", "very concerned", or "can't choose". The outcome variable in this table is equal to 1 for those who indicated "somewhat concerned" and "very concerned", while the outcome variable is equal to 0 for those who indicated "not at all concerned", "not so concerned" and "can't choose". Among the independent variables, "Middle income" includes individuals in the middle four income deciles (4th through 7th). "High income" includes individuals in the top three income deciles (8th through 10th). These two are measured against "Low income" as a base, which includes individuals in the bottom three income deciles (1st through 3rd). "Couple" includes those who are married or in a registered or non-registered partnership. This is measured against "Single" as a base, which includes individuals who are single, separated, widowed, divorced or in a dissolved relationship. "Medium education" refers to upper secondary (e.g. high school diploma) and post-secondary non-tertiary (e.g. vocational certificate). "Tertiary education" refers to those who have a basic tertiary (e.g. undergraduate degree) or advanced tertiary (e.g. Master's degree, Doctorate). These two are measured against "Low education" as a base, which includes no formal education, primary (e.g. elementary education) and lower secondary (e.g. middle or junior high school). "One child" refers to individuals who have one child, "Two children" refers to those who have two children, "Three or more children" refers to those who have three or more children. These three are measured against "No children" as a base, which includes those who report having no children. "Youngest child aged 0–12 years" includes those who have a youngest child aged between 0 and 12 years. This is measured against those who either have no children or whose youngest child is aged 13 years or more. "Urban" includes those who live in a big city, the outskirts or suburbs of a city, a small city or a town. This is measured against those who live in a country village, the countryside or a rural area as a base. "Unemployed" refers to those who are not in paid work but who are actively seeking a job. "Employed: Standard worker" includes those who are in paid work as employees on a permanent contract. "Employed: Non-standard worker" includes those who are in paid work as employees on a temporary contract, those who are in paid work as employees without a contract and those who are in paid work but who are self-employed. These are measured against a base of "Not employed", which refers to those who are not in paid work and not seeking a job. * indicates statistical significance at the 10% level ($p < 0.10$), ** at the 5% level ($p < 0.05$) and *** at the 1% level ($p < 0.01$).

Source: OECD Risks that Matter Survey 2022.

only surveyed country where fewer than 50 per cent of women report such concerns. Norway (57 per cent) and Denmark (60 per cent) are the countries with the next lowest shares among women. Countries with the highest shares of women reporting worries around making ends meet include Greece (90 per cent), Spain (88 per cent), and Chile (87 per cent).

Importantly, gender gaps in perceived economic insecurity hold even when accounting for age, income level, parenthood status and marital status. This is relevant as women are much more likely to be sole parents to dependent children (with its associated precarity) than are men. Indeed, controlling for these four

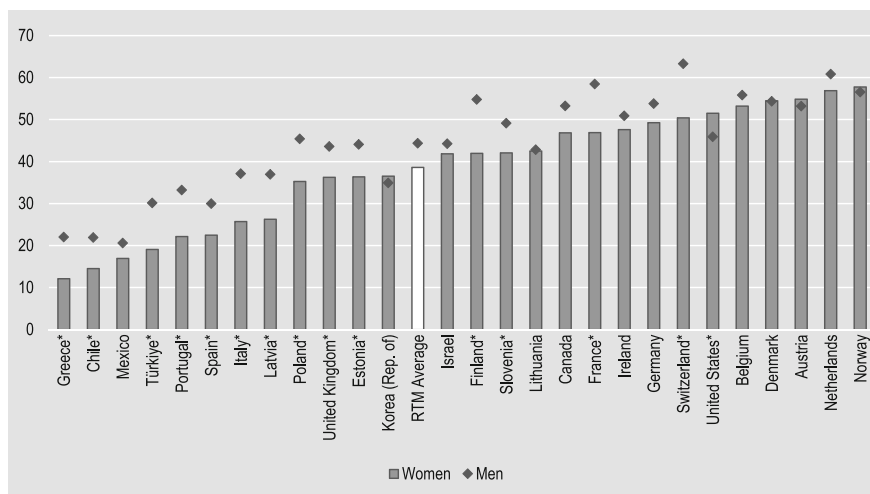
Gender gaps in perceptions of social protection

variables and interactions, Table 1 shows that women remain nearly 7 percentage points more likely to report concern over their households' finances and overall social and economic well-being. Alongside gender, income level is understandably an important predictor of concern over household finances and well-being.

Gender gaps in perceived job security

Given the strong relationship between income and employment, feelings of job insecurity are related to financial concern and anxiety (e.g. Choi et al., 2020). As with other metrics of perceptions and experiences of economic security, here, too, women are worse off than men. In the 2022 RTM, for instance, women report greater concern about losing their job or self-employment income than men, with 44 per cent of men reporting that they are not at all or not very concerned about losing their job or self-employment income, compared to 38 per cent of women (Figure 3). It is noteworthy that these results are not only a matter of contract type. Of those who are on temporary contracts, 38 per cent of men are not at all or not very concerned about losing their job or self-employment income, compared to 34 per cent of women.

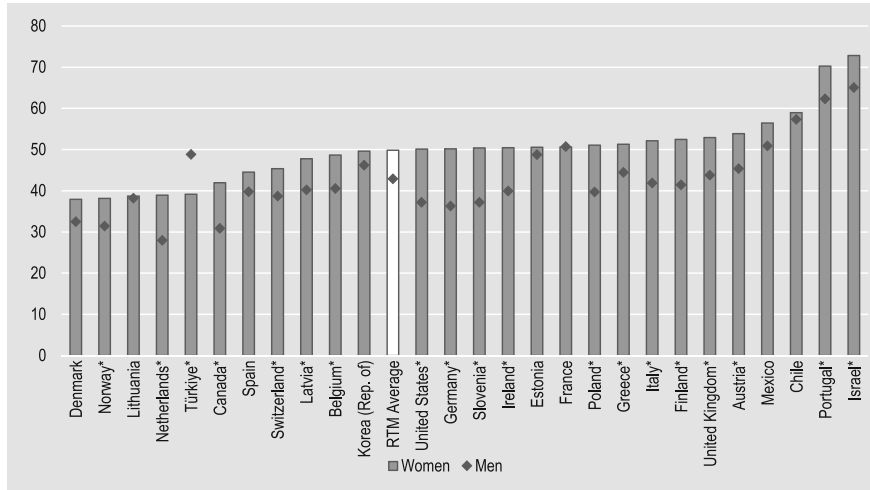
Figure 3. Share (%) of respondents who are not at all concerned or not very concerned about losing a job or self-employment income in the next year or two, by gender, 2022



Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked how concerned they are about the different social and economic risks facing themselves and their immediate family in the near future, defined as the next year or two. This graph refers to the risk of "losing a job or self-employment income". Response options were "not at all concerned", "not so concerned", "somewhat concerned", "very concerned", or "can't choose or not applicable". RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

Source: OECD Risks that Matter Survey 2022.

Figure 4. Share (%) of respondents who disagree or strongly disagree with the following statement: “I feel I could easily receive public benefits if I needed them”, by gender, 2022



Note: “RTM Average” refers to the unweighted average over all RTM countries. Respondents were asked to indicate the degree to which they agreed or disagreed with statements regarding public services or benefits. This graph refers to the statement “I feel I could easily receive public benefits if I needed them”. Response options were “strongly disagree”, “disagree”, “neither agree nor disagree”, “agree”, “strongly agree”, and “can’t choose”. RTM data include respondents aged 18–64 years. * indicates that the gender gap is statistically significant at the 5% level ($p < 0.05$).

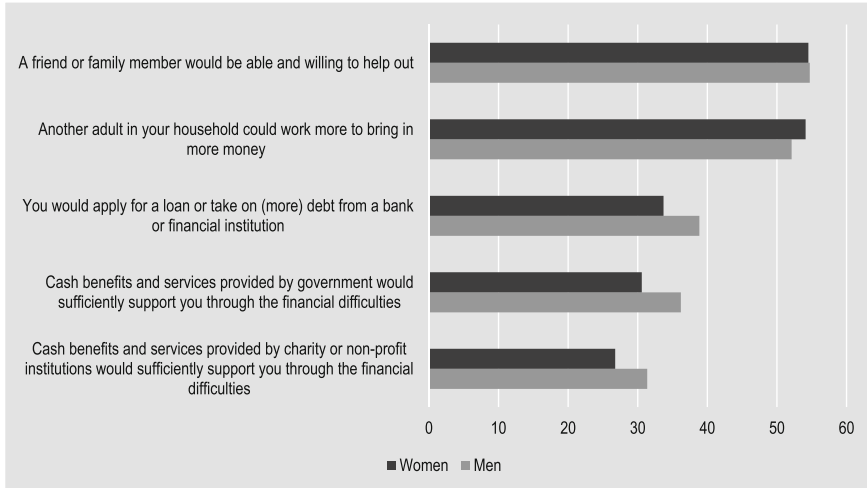
Source: OECD Risks that Matter Survey 2022.

Women have less confidence than men in the accessibility and adequacy of social protection

On top of greater economic insecurity, both real and perceived, women are also far less confident than men in their ability to access public social benefits and services and receive adequate income support when they need it, both in working age and old age. In the 2022 RTM, on average, 50 per cent of women feel that they could *not* easily receive public benefits if they needed them, compared to 43 per cent of men (Figure 4). Of the 27 participating countries, 19 countries present statistically significant gender gaps.²

2. The non-probability sampling strategy for RTM has five quotas (age, gender, education, worker status and income) which do not interact with one another. As in comparable surveys, decompositions by any one of these five factors (or other observables) may not result in a representative sample within that group. This varies across countries. This may help to explain the results in Türkiye – in Figure 4 and elsewhere – which differ from findings in the other OECD RTM countries. In Türkiye, for example, the sample of women is more likely to be not employed, have a higher household disposable income and have a low to medium level of education than the samples of women in other OECD countries.

Figure 5. Share (%) of respondents reporting they are somewhat or very confident in support from different entities in times of financial trouble, by gender, OECD RTM average, 2022



Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked "If you and your household were to experience financial trouble (such as not enough income or savings to pay the bills), how confident are you that (a) another adult in your household could work more to bring in more money, (b) a friend or family member would be able and willing to help out, (c) cash benefits and services provided by government would sufficiently support you through the financial difficulties, (d) cash benefits and services provided by charity or non-profit institutions would sufficiently support you through the financial difficulties, and (e) you would apply for a loan or take on (more) debt from a bank or financial institution. Response options were "not at all confident", "not so confident", "somewhat confident", "very confident", and "can't choose". RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022.

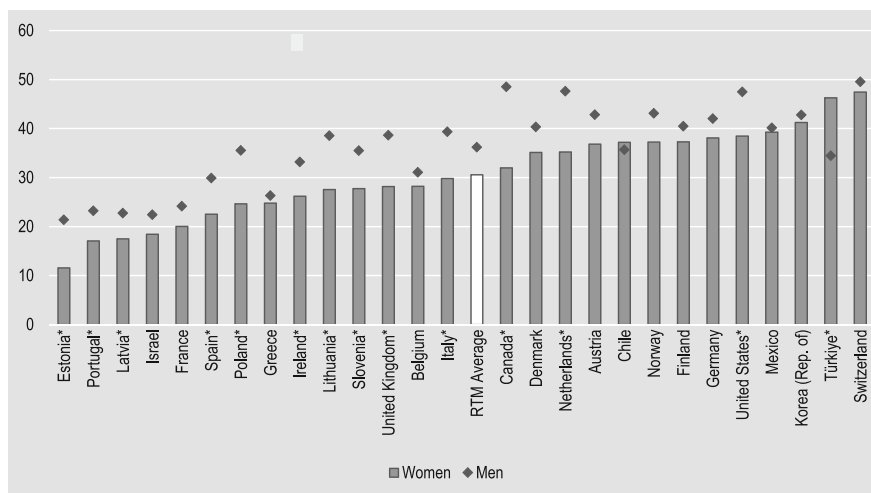
Higher levels of perceived inaccessibility of social benefits and services among women is perhaps unsurprising, given that women tend to work fewer hours, earn less, and pay less into contributory social security schemes than their counterparts who are men – in part due to unpaid care and household responsibilities. These lower hours worked and lower payments into social security systems have negative implications for benefits that are contribution-based.

No matter the root cause of women's greater experiences and perceptions of economic insecurity than men – in the labour market, in the household and in social protection systems – addressing these gender gaps through social policy can help to ensure more equitable, healthy and productive workforces going forward, an important goal as many OECD countries (and social protection systems) face long-term demographic headwinds.

Women are more likely to see public support as inadequate

Lack of confidence in public benefits means that women tend to rely on other sources of support in times of financial trouble – such as family and friends. In the 2022 RTM, respondents were asked to describe the level of support they would anticipate during financial difficulties from different potential providers: friends and family members, other adults in the household, cash benefits and services provided by the government, cash benefits and services provided by a charity or non-profit organization, and loans or debt provided by financial institutions or banks. Women and men are similarly most confident that another adult in the household could work more or that friends or family would be able and willing to provide help (Figure 5). Men, however, are more likely than women to report confidence in cash benefits and services provided by governments, charities or non-profit institutions, as well as loans or debt provided by banks and financial institutions.

Figure 6. Share (%) of respondents who are somewhat or very confident that cash benefits and services provided by government would sufficiently support them through financial trouble (such as not enough income or savings to pay the bills), by gender, 2022



Note: “RTM Average” refers to the unweighted average over all RTM countries. See note to Figure 5 for more details. This figure refers to “cash benefits and services provided by government”. RTM data include respondents aged 18–64 years.

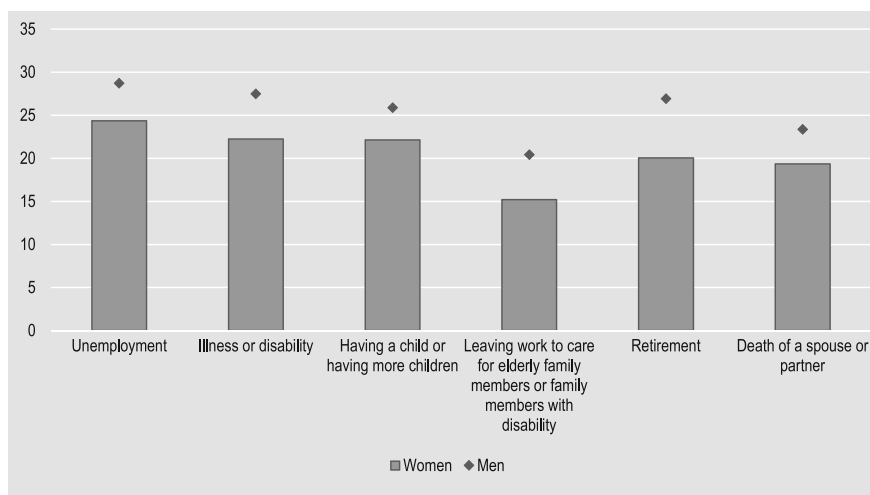
Source: OECD Risks that Matter Survey 2022.

Gender gaps in perceptions of social protection

Looking specifically at anticipated support from the government, 36 per cent of men and 31 per cent of women express confidence that government-provided cash benefits and services would sufficiently support them through financial difficulties (Figure 6). This gender gap is present in 14 countries, but Canada, the Netherlands and Lithuania have notably large and statistically significant gaps of 17 percentage points, 12 percentage points, and 11 percentage points, respectively.

Importantly, however, from the perspective of government income support, not all events that cause a loss in income are the same, and men and women have different levels of confidence depending on the type of event (Figure 7). Gender gaps are largest concerning retirement, where 27 per cent of men believe that the government does or would provide adequate income support, compared to only 20 per cent of women. The smallest gender gaps exist for government income support in the event of having a child or having another child, where 26 per cent of men and 22 per cent of women believe they would receive adequate income support from the government.

Figure 7. Share (%) of respondents who agree or strongly agree that the government does or would provide their household with adequate income support in the case of income loss due to various life events, by gender, OECD RTM average, 2022



Note: "RTM Average" refers to the unweighted average over all 27 RTM countries. Respondents were asked "Please indicate the degree to which you agree or disagree with the following statement: 'I think that the government does/would provide my household and me with adequate income support in the case of income loss due to (a) unemployment, (b) illness/disability, (c) having a child/having more children, (d) leaving work to care for elderly family members or family members with disabilities, (e) retirement and (f) death of spouse or partner'. Response options were "strongly disagree", "disagree", "neither agree nor disagree", "agree", "strongly agree", and "can't choose". RTM data include respondents aged 18–64 years.

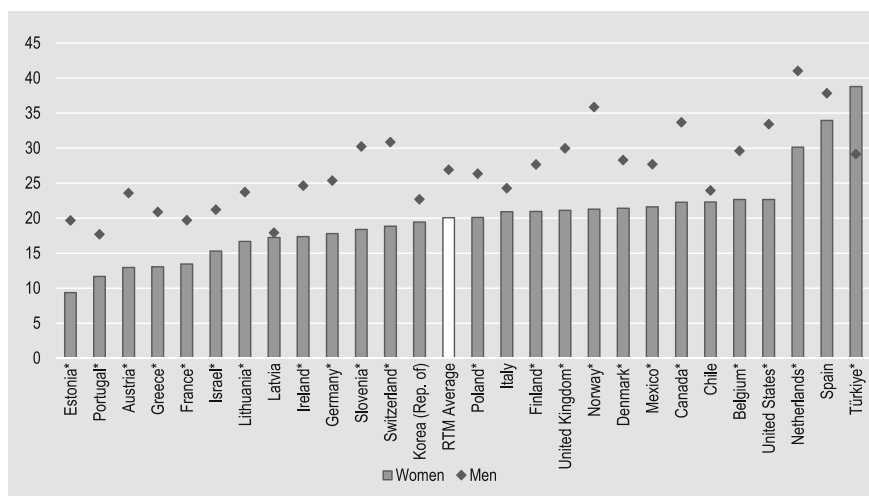
Source: OECD Risks that Matter Survey 2022.

Gender gaps in perceptions of social protection

In the specific case of income loss due to unemployment, 29 per cent of men believe that the government does or would provide adequate income support, 4 percentage points more than the share of women. This gender gap reflects, in part, the structure of unemployment insurance. First, in almost all countries, eligibility for unemployment insurance is based on a) the duration of previous contributions (i.e. months or weeks worked) and b) earnings. This has implications for gender gaps in eligibility given that women are more likely to experience career breaks and that women earn less than men. Second, since income support from unemployment insurance is typically based on *previous* earnings, gender pay gaps also affect the *size* of unemployment benefits for those below the maximum contribution thresholds.

For income loss due to retirement, the gender gap favouring men of 7 percentage points is driven by statistically significant differences in 21 out of 27 countries participating in the 2022 RTM (Figure 8). In these countries, gaps range from 6 to 15 percentage points. The largest gender differences are found in Norway, Slovenia and Switzerland. In Norway, approximately 36 per cent of men

Figure 8. Share (%) of respondents who agree or strongly agree with the statement “I think that the government does/would provide my household and me with adequate income support in the case of income loss due to retirement”, by gender, 2022



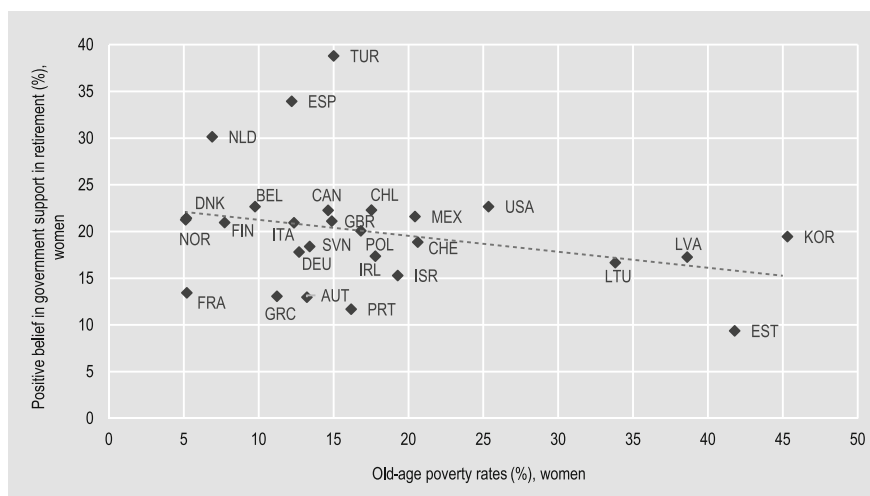
Note: “RTM Average” refers to the unweighted average over all RTM countries. Respondents were asked about the degree to which they agree or disagree with the statement “I think that the government does/would provide my household and me with adequate income support in the case of income loss due to retirement”. Response options were “strongly disagree”, “disagree”, “neither agree nor disagree”, “agree”, “strongly agree”, and “can’t choose”. RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022.

and 21 per cent of women have confidence in income support in the event of retirement, while in Slovenia and Switzerland, the gaps are slightly smaller at around 12 percentage points each.

These results are not entirely surprising. They at least partly reflect that there are long-term financial penalties to taking career breaks and that women are more likely to take career breaks than men, particularly for care-related reasons. These career breaks doubly penalise women. First, women usually lose income while providing care, which may affect savings and pension eligibility or entitlements, contributing to higher risks of poverty in old age. Second, women on career breaks may experience setbacks in their career progression that contribute to gender pay gaps (OECD, 2023a), which are an important factor in explaining gender gaps in pension income in retirement (OECD, 2021). Indeed, a simple correlation exercise shows that in those countries with higher old-age poverty rates, women are less likely to agree that the government does or would provide them with adequate income support in the case of retirement (Figure 9).

Figure 9. Scatterplot with a fitted line illustrating the old-age poverty rate for women (2020) and the share (%) of women who agree or strongly agree that the government does or would provide them and their household with adequate income support in the case of income loss due to retirement (2022)



Note: See Figure 8 for notes pertaining to the share (%) of women who agree or strongly agree that the government does or would provide them and their household with adequate income support in the case of income loss due to retirement. For the old-age poverty rate, data are for 2020 except for the following countries: Finland, Latvia, the Netherlands, Norway, and the United States (2021), Denmark, France, Germany, Switzerland and Türkiye (2019) and Chile (2017).

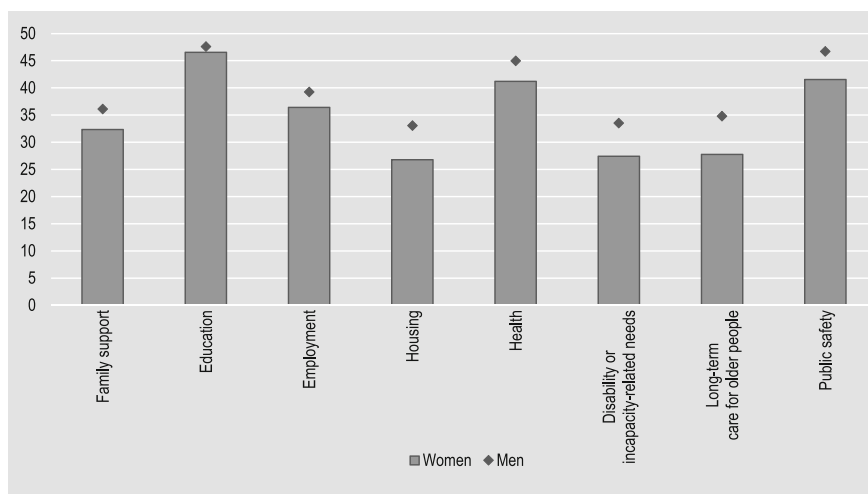
Sources: OECD Risks that Matter Survey 2022 and OECD (2023c).

Gender gaps in perceptions of social protection

Recognizing the impact of caregiving career breaks on pension entitlements, most OECD countries have introduced protections, often in the form of credits for childbirth or maternity, paternity or parental leave (OECD, 2023c). Nevertheless, older women continue to face higher poverty risks than older men in nearly every OECD country, with average old-age poverty rates for women and men in OECD countries equal to 17 per cent and 11 per cent, respectively (OECD, 2023c).

In addition to gender gaps in perceptions of cash benefits, gaps also emerge in perceptions of public services. Indeed, across RTM countries, women are less likely to believe that they would have access to good quality public services in the areas of long-term care for older people and disability or incapacity-related needs (Figure 10). Given that women are more likely to live into their old age and to

Figure 10. Share (%) of respondents who agree or strongly agree that they would have access to good quality and affordable public services by area and by gender, OECD RTM average, 2022



Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked to indicate the degree to which they agree or disagree with the following statement: "I think that my household and I have/would have access to good quality and affordable public services, if needed, in the area of (a) family support (e.g. child care, parenting support services, etc.), (b) education (e.g. schools, universities, professional/vocational training, adult education, etc.), (c) employment (e.g. job search supports, skills training supports, self-employment supports, etc.), (d) housing (e.g. social housing, housing benefit, etc.), (e) health (e.g. public medical care, subsidised health insurance, mental health support, etc.), (f) disability/incapacity-related needs (e.g. disability benefits and services, long-term care services for persons with disability, community living resources, etc.), (g) long-term care for older people (e.g. home, community-based and/or institutional care), (h) public safety (e.g. policing) and (i) public transportation. Response options were "strongly disagree", "disagree", "neither agree nor disagree", "agree", "strongly agree", or "can't choose". Figure presents the aggregation of "agree" and "strongly agree" response choices. RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022.

outlive their spouse, they may be more likely to require long-term care services and disability or incapacity-related supports, and for a longer period. They may also seek public support as unpaid carers for family. Gender gaps are also pronounced in terms of housing: women are more likely than men to express skepticism around public support for housing, e.g. social housing or housing subsidies. This likely reflects not only perceptions of government effectiveness, but women's higher worries about housing affordability across countries (OECD, 2024a).

Women are much more likely than men to say programme applications and processes are a hassle

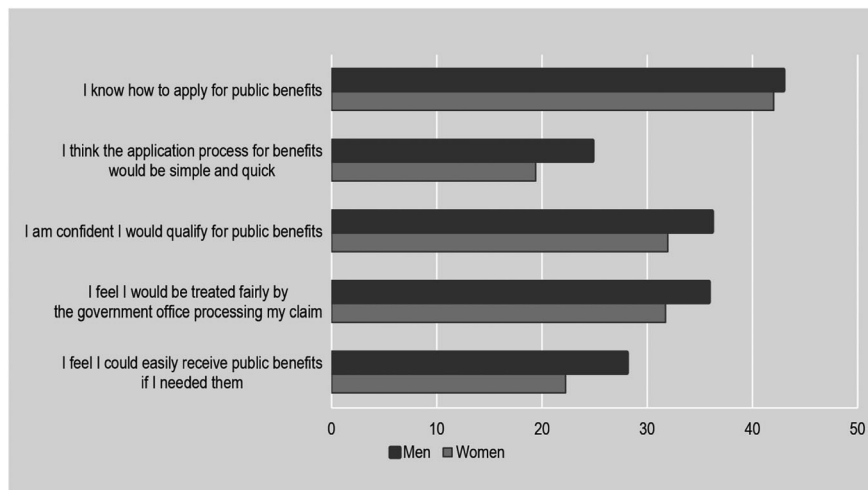
Gender gaps in perceptions of the accessibility and adequacy of social programmes likely reflect not only contributory histories and entitlements, but sizeable gender gaps in perceptions of so-called “hassle costs” (OECD, 2024b) associated with benefit applications. Respondents were asked about their knowledge of applying for benefits, how simple and quick they perceive social programme applications to be, and how fairly they feel they would be treated by a government office processing their claim. A nearly equal share of men and women report that they know how to apply for benefits (Figure 11). Yet, at the same time, only 19 per cent of women believe the application process for benefits would be simple or quick, compared to 25 per cent of men. Women are also less confident that they would qualify for public benefits, that they would be treated fairly by government offices processing their claims, or that they could easily receive public benefits if they needed them.

Gender differences in perceptions of the ease and simplicity of application processes for benefits may reflect that women tend to be more “time poor” than men (Giurge, Whillans and West, 2020). Time poverty affects perceptions and experiences of applications for benefits in many ways, including by making it difficult to find the time necessary to complete complex paperwork, attend multiple appointments, undertake research, prepare supporting documentation, track application statuses and meet deadlines (Herd and Moynihan, 2019). Time poverty can also lead to increased levels of stress through decision fatigue and cognitive overload (Jacobs and Gerson, 2005; Mani et al., 2013).

These findings suggest that similar administrative burdens will not be perceived similarly by all individuals or groups (Martin, Delaney and Doyle, 2023). Yet, despite recognition of gender differences in time poverty and real and perceived administrative burdens, as well as the value of reducing administrative burdens for addressing social and gender inequalities, there remains little published work in this area (Martin, Delaney and Doyle, 2023; Sunstein, 2020; Herd and Moynihan, 2023).

Gender gaps in perceptions of social protection

Figure 11. Share (%) of respondents who agree or agree strongly with statements about the accessibility, fairness and simplicity of government public benefits, by gender, OECD RTM average, 2022



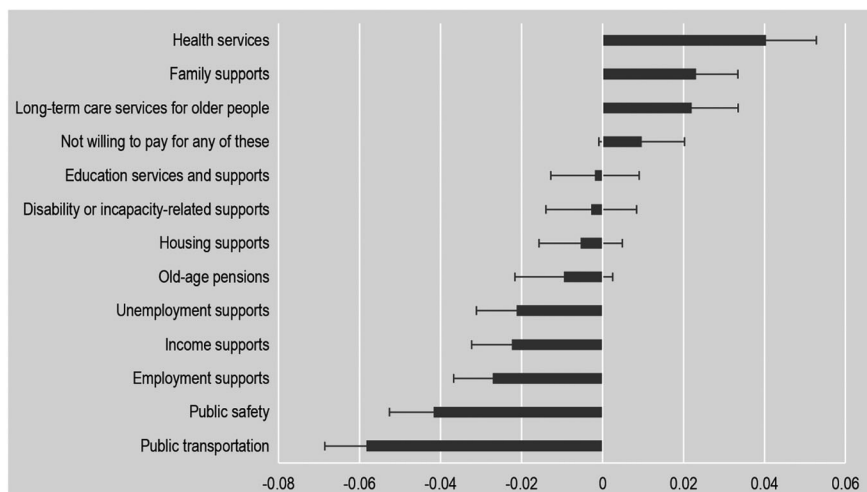
Note: "RTM Average" refers to the unweighted average over all RTM countries. Respondents were asked to indicate the degree to which they agreed or disagreed with statements regarding public services or benefits, including (a) I feel I could easily receive public benefits if I needed them, (b) I am confident I would qualify for public benefits, (c) I know how to apply for public benefits, (d) I think the application process for benefits would be simple and quick and (e) I feel I would be treated fairly by the government office processing my claim. Response options were "strongly disagree", "disagree", "neither agree nor disagree", "agree", "strongly agree", and "can't choose". RTM data include respondents aged 18–64 years.

Source: OECD Risks that Matter Survey 2022.

Perceptions of the ease of benefit applications may also be influenced by previous experiences with benefit applications. Households may, for example, allocate administrative tasks by gender (Martin, 2024), in which case women may have experience with a completely different set of application processes – e.g. childcare applications – than men. If these different benefit applications processes vary in complexity – e.g. require more time, more documentation or more regular reporting – this is likely to contribute to different perceptions of the ease and simplicity of benefit applications.

Other measures of satisfaction with social protection systems similarly point to important gender gaps. Women are less likely than men to feel they receive their fair share of benefits and services, given the taxes and social contributions they pay or have paid (20 per cent versus 26 per cent, respectively, on average across countries) and are less likely than men to feel that the government incorporates their views in designing public benefits and services (16 per cent versus 21 per cent, respectively).

Figure 12. Marginal effects of being a woman on willingness to spend an extra 2% of their income in taxes or social security contributions to benefit from better provision of and access to various social programmes, 2022



Note: This figure presents the results of a probit regression estimating the marginal effects of gender on willingness to spend an additional 2% of income in taxes or social contributions to benefit from better provision of, and access to, the social programmes listed. Covariates include woman, income level, marital status, tertiary education, age group, worker status, number of children, age of youngest child and urban-rural status. Country fixed effects for the 27 countries are included. Regressions include all covariates independently and as part of a two-way interaction with "woman". Interactions are also included for two- and three-way interactions between woman, couple and number of children. Regressions include 27,393 observations. See Table 1 for notes on variable definitions. Respondents were asked "Would you be willing to pay an additional 2% of your income in taxes/social contributions to benefit from better provision of and access to (a) family supports (e.g. parental leave, childcare benefits and services, child benefits, etc.), (b) education services and supports (e.g. schools, universities, adult education services, etc.), (c) employment supports (e.g. job-search supports, skills training supports, better access to funds to start a business, etc.), (d) unemployment supports (e.g. unemployment benefits, etc.), (e) income support (e.g. minimum-income benefits), (f) housing supports (e.g. social housing services, housing benefits, etc.), (g) health services (e.g. public hospitals, subsidised health insurance, mental health services, etc.), (h) disability/incapacity-related supports (e.g. disability benefits and services, long-term care services for persons with disability, community living resources, etc.), (i) old-age pensions, (j) long-term care services for elderly people (including e.g. home, community-based and/or institutional care), (k) public safety (e.g. policing), (l) public transport, (m) I would not be willing to spend an extra 2% on any of these things and (n) can't choose or don't know. Respondents could tick all that apply, but (m) and (n) are exclusive. Each response choice is structured as a binary (yes/no) variable. RTM data include respondents aged 18–64 years. * indicates statistical significance at the 10% level ($p < 0.10$), ** at the 5% level ($p < 0.05$) and *** at the 1% level ($p < 0.01$).

Source: OECD Risks that Matter Survey 2022.

Women are keen to see increased investment in health, family supports and long-term care services

When asked whether they would be willing to spend an additional 2 per cent of their income on the better provision of, or access to, social policies across

various policy areas, women are notably more likely to select family supports, health services and long-term care services for older people. Men, in contrast, are more likely to select employment supports, unemployment supports, income supports, public transportation and public safety. Importantly, these results hold when controlling for other factors, such as income level, marital status, tertiary education, age group, worker status, number of children, age of the youngest child, and urban-rural status. Indeed, marginal effects from a probit regression show that being a woman is associated with a 2.3 percentage-point increased willingness to pay for family supports, a 2.2 percentage-point increase for long-term care services for older people, and a 4.0 percentage-point increase for health services (Figure 12).

Given that women tend to undertake a larger share of unpaid care and household responsibilities, the results showing that women have a higher willingness to pay for family supports, health services and long-term care services are perhaps unsurprising. In a similar vein, the strong emphasis on employment, unemployment and income supports among men aligns with the traditional male breadwinner model and reflects continued perceptions among many individuals that the most important role for a man is to earn money (EU, 2017).

By comparison, results showing that men are more willing to pay for improved public transportation are somewhat unexpected since women tend to be more likely to report using public transport as a main mode of transportation for commuting (Sansonetti and Schonard, 2021; Babbar et al., 2022).

On average across countries, gender differences in willingness to pay are not statistically significantly different for old-age pensions, housing supports, disability or incapacity-related supports and education supports and services.

Connecting gender gaps in perceptions with gaps in social programme design

Despite OECD countries offering arguably the most comprehensive social protection in the world, the findings in RTM illustrate that current social programmes are perceived as falling short in supporting women and men equally. These perceptions are based in reality: many of the gender gaps seen in social protection access, generosity and responsiveness are embedded in statutory rules or programme design. For example:

- Cash benefits are often tied to workers' contributions, which reflect employment histories (hours and/or earnings). Since women are more likely than men to take career breaks for caregiving or work part-time or part-year for reasons related to caregiving, women may have greater difficulty than men in meeting eligibility criteria or may not have made enough contributions to receive adequate cash benefits such as for unemployment (ILO, 2022; UNESCAP, 2021).

- Gender gaps in hours and earnings compound across the active working life, and can drive down women's pension payouts (OECD, 2023c). Examples of policy responses to these gender gaps in old age include recognizing time spent in family leave within pension benefit schemes; shorter minimum vesting periods for pensions, which enable both women and men with shorter contribution histories to access some amount of pension; and implementing policies that support the within-household redistribution of pension contributions, such as pension splitting. As all OECD countries provide old-age instruments directly targeted at poverty alleviation, and there is no clear reason why widowed persons should be granted higher old-age benefits than others in a similarly poor income situation, the main objective of survivor pensions for widowed persons in old age – often women – should be consumption smoothing (OECD, 2018). Survivor pensions can help insure against the decrease in disposable income relative to the situation prevailing before the death of the partner, and they effectively lower gender gaps in pensions in most countries.

- Employment supports and active labour market policies that accompany the green transition and digital transformations, and which are embedded within social protection systems, may be inadvertently contributing to gender gaps by focusing on re-training and re-skilling programmes in traditionally men-dominated occupations and industries. Initiatives in some OECD countries, for example, support adults displaced from “brown jobs” in re-training or re-skilling for in-demand green sectors (OECD, 2024c), but women tend to be under-represented in both brown jobs and the green economy (André et al., 2023), meaning that women may not be benefitting equally from these programmes when they are displaced or out of work. Governments may therefore want to ensure that re-training and re-skilling programmes also support unemployed women or women who have been out of the labour market in benefitting from jobs linked to the green transition, especially in men-dominated industries and occupations. Re-training and re-skilling options must also be made compatible with unpaid work responsibilities. In this manner, women as well as men should be able to fully benefit, given that women are much more likely than men to perceive family and care responsibilities as a barrier to adult learning (Stoilova, Boeren and Ilieva-Trichkova, 2023).

- Some social services, such as supports for access to affordable high-quality childcare (e.g. means-tested subsidies) for low-income families, may have eligibility criteria pertaining to employment or earnings that are exclusionary, limiting access for women who are vulnerable or who are seeking employment (CPAG, 2024; Ullrich, Schmit and Cosse, 2019). In some states in the United States and in the United Kingdom, for example, eligibility for some publicly subsidized childcare requires a minimum number of hours worked per week or a minimum level of earnings, which may prove difficult for low-income parents

with variable work schedules or for parents in education or training programmes. More broadly, the supply of childcare services is insufficient to meet demand across OECD countries, which limits parents' (and particularly mothers' and grandmothers') ability to engage in paid work (see Chapter 1 of OECD, 2024b).

- Conditional cash transfers, as found in some middle- and upper-middle-income OECD countries, can help to empower women in the household by providing them with direct cash. Yet, many programmes have been criticized for entrenching gender norms and women's economic precarity by requiring burdensome unpaid care obligations that interfere with women's participation in the labour market (UN Women, 2019; OECD, 2017a).

Conclusion: Better mainstreaming gender in the design and reform of social protection

To tackle the gender gaps embedded in social protection programmes and systems, which reinforce and can widen gender inequalities more broadly, we conclude this article by suggesting ways by which governments can better mainstream gender when considering the accessibility, adequacy and agility of social programmes. Indeed, better gender mainstreaming in social protection appears to be much needed. A 2024 stocktaking of national gender equality strategies in OECD Member countries and European Union (EU) Member States revealed that fewer than five countries explicitly include social protection systems in their national strategies (out of 32 countries responding among 43 OECD and EU countries). In contrast, at least 30 countries explicitly include paid work/employment in their national gender equality strategy (OECD, 2024d).

In the medium term, the overall goal of gender mainstreaming in the case of social protection systems should be to move from a system that inadvertently causes indirect or direct discrimination or inequality and towards a gender-sensitive system. This can be done in many ways, but a key step towards gender transformative systems is the use of gender impact assessments (GIAs). GIAs are critical tools for examining evidence of hidden discrimination, identifying barriers to access or inequalities, and making subsequent system changes based on the findings (OECD, 2016).

When mandated, GIAs ask policy makers to consider a) whether some people benefit more from a policy or service because they have greater access and/or because of a gendered social norm; b) whether the policy, programme or service is doing everything it can to make sure resources are distributed and used equally; c) whether the policy, programme or service potentially has negative unintended consequences for certain groups of people; and d) if negative unintended consequences *do* exist, how these can be redressed. GIAs then ask policy makers to develop a range of policy options and identify a preferred approach. This may (and often should) involve

external consultation. Policy makers can then change policy settings or introduce mitigation strategies in the form of complementary policies to ensure continued progress toward transforming gender norms in a positive way (OECD, 2023e).

In the long term, the overall objective should be the development of gender-transformative systems that “tackle and ultimately change social relations and economic and political structures and systems (e.g. social norms, patterns of care and productive economies, and legal and regulatory frameworks) that produce and sustain gendered inequalities in the first place” (Cookson et al., 2023a). Building such transformative social protection systems involves complex, multi-scale efforts across diverse policy areas and actors. The practical challenges to operationalizing such systems include addressing social norms, overcoming short-term funding cycles and building political will. Indeed, defining gender-transformative social protection systems is a deeply political issue that varies by context, power dynamics, and other factors such as class, race/ethnicity and geography (Cookson et al., 2023a).

The work of building gender-sensitive and gender-transformative social protection systems in both the medium term and the long term can and should be made easier by drawing on the growing body of good practices and lessons learned in the realm of gender mainstreaming in social programme design and the social protection system (OECD, 2023e), including that:

- Governments should start with an audit of whether they have appropriate and sufficient gender and intersectional data from a variety of administrative and survey data sources to shape policy frameworks. This should focus on estimates of social programme needs and the experiences of actual social programme participants and recipients, but also consider data on related issues from other ministries or data sources (see Chapter 3 of OECD, 2024b). These might include data on emergency savings, housing tenure, health care coverage, and so on. A recent OECD questionnaire on data gathering around the homelessness, for example, found that half of OECD Member countries do not include women in shelters for victims/survivors of domestic violence in their national homelessness statistics – yet this is a critical group for housing interventions (OECD, 2024e). Data gaps may also be filled qualitatively, obtained for example through focus groups. No matter its provenance, planning for gender and intersectional data collection in programme and policy development should be a priority to support evaluation and future system design.

- Governments should undertake GIAs of the overall social protection system as well as individual programmes to assist with establishing gendered need, accessibility and impact. In the case of the overall social protection system, GIAs should determine whether there are major gaps in the statutory rules and/or de facto take-up of programmes that leave certain groups of women or men without support. In the case of specific individual programmes, GIAs should

focus on identifying gender gaps in awareness, eligibility, entitlements, coverage, access, and take-up. These gender gaps may be explicitly defined in legislation or regulations, or they may be implicitly the result of gender differences in employment patterns and time use, as well as gender norms and stereotypes governing men's and women's behaviours and actions. For example, in the case of unemployment benefits, a GIA might ask: Are women receiving fewer or lower benefits than men? What factors explain relative differences: application rates, acceptance rates, contribution history, or other factors? Why and how are those factors playing a role? Are there gendered social norms that may explain differences? What sorts of policies might mitigate gender differences in these areas, ideally without perpetuating other gender inequalities?

- GIAs should be integrated into legislative and regulatory design and across the budget development process, and governments should consider publishing budgets with distributional assessments of tax and social programmes by gender. Improving gender equity in social programme access and outcomes should be embedded as an objective in national gender equality strategies, with accountability mechanisms (Cookson et al., 2023b).

- GIAs should not only be carried out *ex ante* (before the proposed law or policy has been approved or gone into effect), but also *ex post* (following implementation and as part of impact evaluations) to assess whether the intended outcomes were achieved and address any inadvertent inequities or unfair outcomes that may have been introduced as part of implementation.

- GIAs need to be integrated into a “systems thinking” approach, such that gender considerations are embedded into all programmes, not just those few programmes targeted at women and girls, and into every aspect of a social protection system, including administration, coordination, monitoring, evaluation, financing, and the full range of benefits from birth to old age (Cookson et al., 2023a). Indeed, most existing research focuses on individual programmes and policies, as opposed to the system as a whole, but achieving gender equality goals will only be possible with transformative change. This requires that governments embed a gender perspective into *all* social protection tools and their corresponding administrative mechanisms (OECD, 2023e).

As this article illustrates, gender gaps exist in perceptions of social protection systems, and these perceptions likely connect to gender gaps in programme design and social protection outcomes. The potential of gender mainstreaming in improving social protection systems – especially when combined with an intersectional perspective – should not be underestimated. By applying the lessons of gender mainstreaming to public benefits and services, governments can improve the fairness of social protection systems, work toward addressing the root causes of inequalities, realize a more efficient allocation of resources and improve the overall impact of social protection systems. Gender mainstreaming

also helps to build resilient social protection systems that are responsive to changes in circumstances at both the individual level – including as people transition through the various stages of the life cycle – and at the societal level – including in times of crises, such as economic downturns or pandemics, and throughout major demographic and labour market changes.

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A case for rethinking the gender targeting of child cash transfers in Brazil and South Africa: Assessing caregiver sex in determining stunting in child beneficiaries

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Abstract Little is known about the effects of the receipt of child-centred cash transfers by men. This article tests whether caregiver sex matters in determining stunting (low height for age) in child beneficiaries of Brazil's *Bolsa Família* and South Africa's Child Support Grant using household survey data. Overall, we find that caregivers' socioeconomic and education status are more influential alongside the region of residence. However, among households at intermediate levels of poverty, female recipients are significantly less likely to have stunted children. Improving the complementary service environment while encouraging more men to apply for benefits and to assume caregiving responsibilities could be a transformative, gender-sensitive policy intervention.

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Keywords gender, children, cash benefit, social protection, Brazil, South Africa

Introduction

Child-centred cash transfer programmes have become the dominant social protection mechanism for vulnerable children and families across the developing world. Extensive evidence demonstrates the benefits for children living in low-income households when their caregivers receive regular cash payments from the State to support their care. These benefits include small improvements in nutrition in some settings and better achievement in and progression through school (Manley et al., 2020; Fultz and Francis, 2013; Hagen-Zanker et al., 2017; DSD, SAASA and UNICEF, 2011; DSD, SAASA and UNICEF, 2012; Soares, Ribas and Osório, 2010; Neves et al., 2022). The main thrust of the accumulated evidence is that child-centred cash transfers are a critical support for caregivers, who are predominantly women. Little is known about the effects of child-centred cash transfers on children's well-being when the caregiver is male: evaluations rarely disaggregate these effects by caregiver sex. In this article, we compare the incidence from Brazil and South Africa of stunting (low height for age) in children between households where the recipients of child-centred cash transfers are male or female, using the best available household surveys. By doing so, we intend to stimulate debate about gender targeting in the global South – targeting that is often maintained due to the assumption that it will promote child well-being and empower women, despite inconclusive evidence on both counts.

Brazil and South Africa are standard-bearers for social assistance in the global South. In the 1990s, they initiated far-reaching reforms to existing social protection systems to guarantee social rights enshrined in their new democratic constitutions, and to tackle legacies of racialized inequality and poverty. The reforms led to large increases in the numbers of children benefiting from social assistance. South Africa's unconditional and means-tested Child Support Grant (CSG) initially provided to low-income caregivers of children younger than age 6, is now the country's most widespread poverty alleviation programme, benefitting 13.2 million children younger than age 18 by the end of March 2024 (Children Count, 2024). In Brazil, the *Bolsa Família* Programme (*Programa Bolsa Família* – PBF) was launched as an amalgamation and expansion of four pre-existing social assistance programmes that targeted poverty, schooling and

hunger. By the mid-2010s, PBF was the largest cash transfer programme in the world (Pinho Neto and Berriel, 2017), and by 2018, 14 million families had benefited from it (Campos, Cavalcanti and Ferreira do Nascimento, 2019).¹

The CSG and PBF have different approaches to targeting, but similar outcomes in terms of gender. Despite the absence of explicit gendered targeting in the CSG, only 2 per cent of adult recipients were men in 2018 – a stable proportion over time (SASSA, 2019). Indeed, implicit in this design was the idea that men may be trusted with the day-to-day caring of children, and that the nuclear family was not a typical household structure in working-class South Africa (Patel, 2012). But in the implementation of the programme, women are encouraged, and men discouraged, from applying for child benefits by lower levels of the state apparatus (Khan, 2019). This is linked to both descriptive and injunctive social norms – ideas that women do, and should, retain primary caregiving responsibility.

In the PBF, the majority of caregivers that receive the benefits are also women. The PBF, like the CSG, is also means-tested, but conditional on caregivers complying with requirements to support their children's health and education. Enrolment in the PBF requires the identification and registration of a “responsible person” (*pessoa responsável* – PR). The PBF recommends that the PR is a woman, and preferably the child's mother. This is sometimes seen as reflecting the belief among policy makers that women should be more capable of meeting PBF conditionalities. Bartholo, Passos and Fontoura (2019) note, however, that the choice of female targeting in the PBF was a legacy of preceding programmes, and that there is no explicit justification for assuming a traditional sexual division of labour.

Notwithstanding the rationale for gender targeting, in 2015, 93 per cent of PBF households had women as the registered PR, with estimates during the 2010s ranging from 88 per cent to 95 per cent (Bartholo, Passos and Fontoura, 2019; Tebet, 2017; Germine and Peres, 2021).

In both countries, starkly gendered patterns in the receipt of child-centred cash transfers have been argued to reinforce a traditional sexual division of labour, thereby intensifying inequality between men and women in some dimensions whilst simultaneously mitigating household and child-level poverty (Bartholo, Passos and Fontoura, 2019; Germine and Peres, 2021; Hassim, 2006; Patel, Hochfeld and Moodley, 2013; Patel, Knijn and Van Wel, 2015; Tebet, 2017).

The remainder of this article is structured as follows. In the next section, we review the small literature concerning how caregiver sex mediates the effects of child-centred cash transfers. We then describe the Brazilian and South African surveys that underpin the analyses of child stunting. Stunting is a widely

1. PBF was renamed *Auxílio Brasil* and modified during the Bolsonaro administration, which came to power in 2019. Following the 2022 election, the Lula government revived PBF in 2023.

recognized indicator of child well-being, and we describe its usefulness in this section alongside our statistical methods. This is followed by the findings and a discussion of their implications for gender-sensitive, transformative social assistance policies. We offer final thoughts in the concluding section.

Literature review

There is broad agreement that women use child-centred cash transfers to support childcare for their intended purposes, based on research samples containing mostly female caregivers. In studies addressing male recipients, the findings are mixed. To the best of our knowledge, all these studies are experimental, with none using observational data on the recipients of existing child-centred cash transfers.

The first set of studies does not find empirical support for targeting transfers among women. In Morocco, a “labelled cash transfer” to support schooling, randomly allocated to fathers in rural communities, led to large increases in school attendance (Benhassine et al., 2015). Adding conditionality and targeting mothers was not similarly effective. The authors conclude that the labelling encouraged fathers to spend the money as intended. Similarly, Akresh, De Walque and Kazianga (2016) evaluated a pilot child-centred cash transfer in Burkina Faso, where receipt was randomized between men and women. Where recipients are male, there is no difference in the likelihood of children in their households having been ill recently, relative to when women receive the transfers. Furthermore, children in households where men receive the transfers are significantly less likely to have low height for age (stunting). Finally, in Kenya, Haushofer and Shapiro (2016) find that unconditional transfers randomly allocated between mothers and fathers do not have differential effects on household consumption.

A second set of studies reviewed found more positive evidence for targeting cash transfers at men. In the rural Lesotho Child Grants programme (Sebastian et al., 2016), male-targeted transfers improved school enrolment and attendance. However, the authors caution that the sex of the recipient does not necessarily determine these improvements, and that worse outcomes in female-headed households are likely driven by contextual factors. These include greater difficulties faced by women in accessing the types of work and training available to men. This reflects the observation by Yoon, Rabinovich and Diepeveen (2012) that, often, different outcomes between men and women could be more a result of social norms (for example, in labour and credit markets), or external conditions (such as access to quality health care) than in differences between men and women per se. Akresh, De Walque and Kazianga (2016) similarly argue that a lower probability of child stunting in male-headed households in Burkina Faso could

be due to social norms normalizing male responsibility for acquiring food. Transfers enabled these men to better fulfil this role.

Armand et al. (2019) reiterate the importance of social norms in their critique of Benhassine et al. (2015), where men's commandeering of cash transfers in Moroccan households where receipt was randomized to women is argued to complicate the interpretation of the results. Armand et al. (2019) more explicitly address decision making in a study undertaken in the Republic of North Macedonia, where a nationwide child-centred cash transfer was randomized between mothers and fathers. Transfers to women significantly increased food expenditure and improved diets in the poorest households, attributed by the authors to women's increased bargaining power. In the subgroup analyses, the authors found that in households where women had less decision-making power, assumed by characteristics such as less education or work experience, the positive effects on expenditure were larger, suggesting that in more gender-equal households, transfers to women might have no effect on spending patterns.

Research methods

This study is the first to quantitatively investigate the receipt of child-centred cash transfers by men, using national household survey data. Specifically, an analysis of differences in child stunting is carried out between children cared for by male or female recipients of child-centred cash transfers. We analyse South Africa and Brazil separately, and in the discussion section we speculate as to the potential causal processes driving patterns in the data in each country.

Data sources

South Africa. We use ten years of data (2008–2017) from the National Income Dynamics Study (NIDS), a nationally representative panel dataset (SALDRU, 2018) employing a stratified, two-stage cluster sample design. It contains modules on (among others) household income and expenditure, grant receipt, health and employment, and is a survey of households.

Brazil. We analyse the Research of Family Budgets (*Pesquisa de Orçamentos Familiares – POF*) (IGBE, 2010). POF is a repeated household survey organized by the national statistics agency (*Instituto Brasileiro de Geografia e Estatística – IBGE*). POF 2008–09 collected information about household income and expenditure, nutritional status, and living conditions, alongside similar socioeconomic and labour modules, as in NIDS. It is a sample that is

representative of the Brazilian population, employing a stratified, two-stage cluster design.

Unlike for South Africa, we did not find a nationally representative survey for Brazil that consistently measures the combination of the receipt of the PBF and the base variables for anthropometry. For example, the subsequent iteration of the POF, in 2017–18, substituted anthropometry with less reliable measures of household food security. We thus use the cross-sectional POF representing data from May 2008 to May 2009.

Statistical methods

Variables. Child malnourishment is both a consequence of immediate and historical deprivation as well as a cause of disadvantage in the longer term. Stunting – described by Aguayo and Menon (2016, p. 9) as “the most sensitive indicator of overall societal equity and well-being” – is an internationally comparable indicator of malnutrition defined by a child having a low height for their age (de Onis et al., 2007). Its lasting consequences include impeded cognitive development and under-performance at school, leading to longer-term labour market consequences and poor health (Borghini, Casanovas and Onyango, 2014; Horton, 2017). South African children who are stunted in their early years have been found to progress more slowly through school and to be more susceptible to dropout (Casale, 2016). The absence of stunting is therefore an important developmental priority.

South Africa’s CSG is deemed protective against stunting in some studies based on national surveys (Agüero, Carter and Woolard, 2009; Coetzee, 2013), with no impacts discerned in others (Devereux and Waidler, 2017; DSD, SASSA and UNICEF, 2012). This inconclusiveness is matched in the Brazilian evidence. Pinho Neto and Berriel (2017) show that PBF reduces the odds of stunting only for children aged 5–10 in urban areas. Camelo, Tavares and Saiani (2009) found no effect of the PBF on stunting in a similar national study, and a systematic review of the PBF conducted by Wolf and Barros Filho (2014) came to the same conclusion. But smaller-scale studies focusing on municipalities show the PBF reducing stunting (Dos Santos and Bottega, 2019) as well as food insecurity (Southier and Triches, 2020) and improving dietary quality (Coelho and de Azevedo Melo, 2017). The mixed evidence is attributed by Pinho Neto and Berriel (2017) to the fact that the use of cash is mediated by caregivers’ choices about consumption, which are constrained by food prices, the availability of healthy food, and macroeconomic conditions influencing employment and disposable income. In South Africa, Devereux and Waidler (2017) argue that the CSG’s limited protection against stunting is due to the small size of the grants (smaller in real terms than those of the PBF) and to income pooling: grants are

not used exclusively on child beneficiaries and meet food and non-food needs of multiple household members.

We derive our dependent variable – stunting – in NIDS and POF by comparing sample distributions of child height² with reference populations developed by the World Health Organization (WHO) (de Onis et al., 2007). A child between the ages of six months and 18 years is defined as stunted or severely stunted when their height is more than two or three standard deviations below the median in the reference population, respectively. These deviations are captured in z-scores in NIDS. In POF, we derived z-scores from height and age values using the *zanthro* programme (Vidmar, Cole and Pan, 2013) in Stata (StataCorp, 2023), the software used for all statistical analysis.

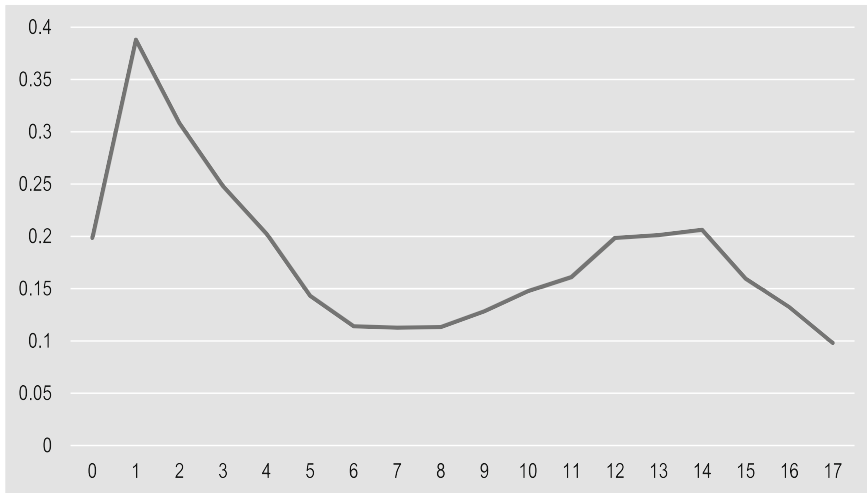
Stunting is a more objective measure of malnutrition than more commonly used indicators such as food security and expenditure. These measures, which rely on self-reporting from respondents, suffer from recall and desirability biases (Tadesse, Abate and Zewdie, 2020). In addition, comparing people's subjective perceptions of their families' food insecurity is an indirect measure of child health that can be difficult to compare across different households and contexts, unlike stunting which, as per the WHO methodology, has been designed to be globally comparable. Stunting is also more appropriate to our case than wasting and underweight – additional measures of undernutrition available in our data – that are measured only in children younger than age 5, and do not capture the cumulative, long-term effects of malnutrition and environmental factors on child growth.

The explanatory variable of primary interest is whether the recipient of the CSG or PBF is a man or a woman, and whether this is associated with stunting in the child beneficiaries of the cash transfers. We assume that receipt of a child-centred cash transfer endows the recipient with the power to make decisions about its use.

Our first control variable is child age. Most stunting happens in the first 1,000 days of an infant's life (Aguayo and Menon, 2016). Much of the academic and policy work on stunting thus focuses on infancy as the critical period for preventive interventions. However, limited attention is given to adolescent stunting despite it being an important public health concern (Christian and Smith, 2018). We deploy child age as a categorical predictor to account for the known patterns of prevalence. These patterns broadly appear in NIDS and POF (Figures 1 and 2).³ The highest prevalence tends to be during early childhood,

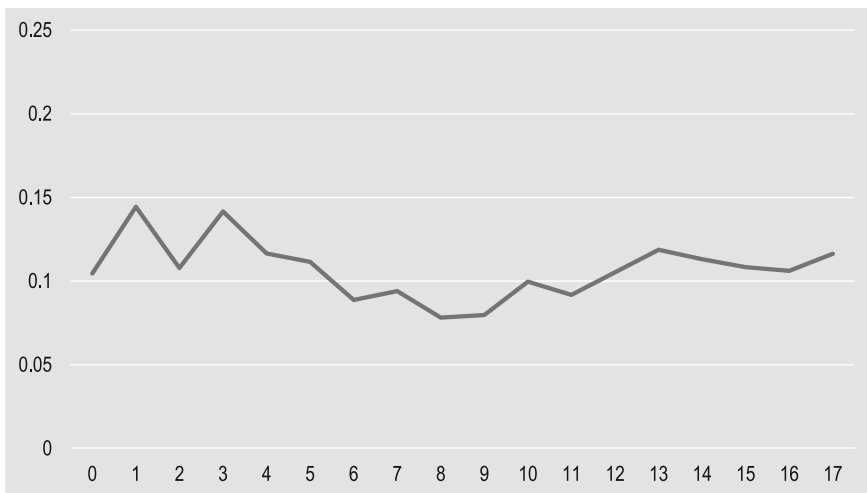
2. In both surveys, enumerators measured child height in standing position for children aged 2 or older, and in recumbent position for those younger than age two. In NIDS, three measurements were taken to mitigate measurement error. In POF, single measurements followed more detailed protocols using stadiometers.
3. In the figures, stunting prevalence includes both “stunted” and “severely stunted” categories.

Figure 1. Prevalence of stunting by age (0–17 years) in South Africa, pooled NIDS data 2008–2017



Source: Authors' elaboration, using the National Income Dynamics Study (NIDS) dataset (SALDRU, 2018).

Figure 2. Prevalence of stunting by age (0–17 years) in Brazil, POF 2008–2009



Source: Authors' elaboration, using the Research of Family Budgets (*Pesquisa de Orçamentos Familiares – POF*) dataset (IGBE, 2010).

declining by age 10, increasing again during early adolescence, and falling again during late adolescence. At all ages except age 17, stunting rates are higher in South Africa, though the gap is larger in early childhood and early adolescence. We also include child sex as a binary predictor. In South Africa and Brazil, evidence shows boys are more likely to be stunted than girls (Casale, 2016; Canella, Duran and Claro, 2019). At the child level, we also include race groups due to their association in both countries with socioeconomic status.

Stunting is influenced by factors at three additional levels: caregiver; household; and community (Borghi, Casanovas and Onyango, 2014; Casale, 2016; Leibbrandt et al., 2016; Pinho Netos and Berriel, 2017). Household income affects food security, and the ability to buy more expensive and higher quality nutrient-rich foods (Horton, 2017). Low-income households are more likely to be in areas without access to clean water and sanitation, which directly affects nutritional status through disease, such as diarrhoea and dysentery, that inhibits nutrient absorption (Horton, 2017). Moreover, caregivers in low-income households are less likely to be well-educated, which affects knowledge about healthy food preparation and hygiene (Aguayo and Menon, 2016). Finally, in both countries, poverty varies by geographic region, affecting stunting via its impacts on health care and food access.

In regression analyses using NIDS and POF, we therefore include control variables at the following levels:

- **Caregiver:** highest level of education, age, and employment status.
- **Household:** real per capita income (household income adjusted for household size and inflation in the NIDS panel); urban, traditional or farm location in South Africa and urban or rural area in Brazil; and province of residence in South Africa and region⁴ of residence in Brazil.
- **Community:** whether there is access to piped water (in the household or on-site), and whether households have flush toilets, as measures of sanitation.

Finally, a *likelihood ratio test* suggests that the wave of data collection (time) variable in NIDS should be included to account for time-related influences on stunting.

Table 1 shows descriptive statistics for each of these variables in the pooled NIDS data. We test for differences in each variable between households with male and with female caregivers, using t-squared tests.⁵ The differences found are

4. Brazil comprises 26 states and one federal district. We collapsed the “state” variable into “region”, with five categories. The states within each region share socioeconomic characteristics and are commonly combined in this way in studies of national dynamics.

5. For categorical variables, t-tests are run on binary variables that assess differences in proportions in each category.

Table 1. *Descriptive statistics – NIDS*

Caregivers		
	Male carer	Female carer
Female	0.502	0.504
Race		
African***	0.833	0.879
Coloured***	0.163	0.116
Asian/Indian	0.004	0.003
White	0.000	0.002
Age		
Under 5***	0.195	0.308
5–9	0.308	0.325
10–14***	0.379	0.272
15–17*	0.117	0.095
Province		
Western Cape	0.084	0.080
Eastern Cape*	0.159	0.132
Northern Cape***	0.121	0.071
Free State***	0.089	0.051
KwaZulu Natal***	0.213	0.334
North West	0.075	0.070
Gauteng	0.082	0.075
Mpumalanga***	0.111	0.076
Limpopo***	0.067	0.106
Area type		
Traditional***	0.453	0.523
Urban***	0.474	0.392
Farm area	0.073	0.074
Piped water on site*	0.615	0.577
Flush toilet***	0.440	0.361
<i>Observations</i>	522	36,406
Caregivers		
	Male	Female
Age***	44.218	36.893
Highest education		
Primary***	0.458	0.298
Some secondary**	0.407	0.474

(Continued)

Table 1. *Descriptive statistics – NIDS – Continued*

Caregivers	Male carer	Female carer
Matric**	0.111	0.160
Tertiary***	0.024	0.068
Carer: Employed***	0.457	0.313
Single parent	0.114	0.122
Household poverty (per capita)		
Below food poverty line	0.265	0.263
Below lower-bound* poverty line	0.121	0.162
Below upper-bound poverty line	0.138	0.171
Not in poverty**	0.477	0.404
Observations	9,229	298

Notes: *** $p < 0.01$ ** $p < 0.05$ * $p < 0.1$.

Source: Authors' elaboration.

significant, in ways that might indicate a more advantageous profile for households with male carers. Children cared for by male CSG caregivers are more likely to be older; male carers are significantly less educated, but more likely to be employed; and are older than female carers. Finally, households with male carers are more likely to be urban and not in poverty.

A similar exercise was conducted in POF, showing a reversed profile (Table 2). Households with male carers are more likely to contain children younger than age 5. Male carers are older, generally less educated and less likely to be single parents, and more likely to be employed; and their households are more likely to be rural and/or in poverty.

Panel regression in NIDS. The panel structure of the NIDS data and resulting dependence between observations⁶ is accounted for by modelling unobserved heterogeneity (ui): omitted, time-constant and unobservable unit-specific characteristics that may exert an influence on stunting probability (Andress, Golsch and Schmidt, 2013). Examples could include children's micronutrient

6. In the cross-sectional POF data, dependence between observations occurs at the household level: children within the same household may be subject to the same unobserved influences that influence the odds of stunting. To account for this dependence, standard errors in regression analysis are clustered at the household level. In NIDS, this household-level variation is indirectly accounted for by modelling unobserved heterogeneity at the child level in the REE model. Ideally, an additional random effect would be modelled at the household level. However, this is not feasible in NIDS as the panel tracks individuals rather than households over time.

Table 2. Descriptive statistics – POF

Children		
	Male carer	Female carer
Female	0.481	0.483
Race		
White	0.246	0.245
Black	0.069	0.066
Yellow**	0.001	0.003
Brown	0.672	0.670
Indigenous**	0.009	0.013
Don't know	0.004	0.002
Age		
Under-5**	0.200	0.181
5-9	0.304	0.310
10-14	0.338	0.342
15-17	0.157	0.166
Region		
North***	0.252	0.210
Northeast***	0.449	0.566
Southeast***	0.143	0.118
South***	0.059	0.040
Centre-West***	0.097	0.066
Area type		
Urban***	0.556	0.636
Rural***	0.444	0.364
Piped water on site***	0.554	0.648
Flush toilet***	0.139	0.171
<i>Observations</i>	<i>3,008</i>	<i>16,768</i>
Caregivers		
	Male	Female
Age***	40.688	37.056
Highest education		
Primary phase 1***	0.729	0.623
Primary phase 2***	0.181	0.216
High school***	0.077	0.147

(Continued)

Table 2. *Descriptive statistics – POF – Continued*

Caregivers	Male	Female
Tertiary	0.012	0.014
Employed***	0.909	0.513
Single parent***	0.042	0.122
Household poverty (per capita)		
Extreme poor	0.077	0.081
Poor***	0.273	0.233
Vulnerable to poverty	0.609	0.609
Not poor***	0.0418	0.078
Observations	1,204	6,884

Notes: *** $p < 0.01$ ** $p < 0.05$ * $p < 0.1$.

Source: Authors' elaboration.

intake or caregivers' preferences regarding food preparation. These factors are not directly observable in NIDS.

We use Random Effects Estimation (REE) to model *ui*. REE increases the efficiency of estimation by incorporating time-constant information, such as caregiver sex, and utilizing more observations. But REE assumes that time-constant variables are not correlated with the error term, which may be unrealistic. As discussed, preferences and capabilities within the household are often believed to be gendered. An observed association between the sex of the caregiver and child stunting could thus reflect differences in these unobservable factors rather than sex. Fixed Effects Estimation (FEE) addresses this by eliminating time-invariant unobservable factors (Andress, Golsch and Schmidt, 2013), and only includes observations where a change is observed in stunting status. This significantly reduces the estimation sample. Moreover, the effect of caregiver sex on stunting is measured only where this value changes – that is, when the child's caregiver changes from a man to a woman or vice versa (52 children).

A Hausman test confirms that the error terms are correlated with the predictors and that this justifies FEE. We include the results of this model for interest. Nonetheless, the REE model is our main model. We interpret the coefficient on caregiver sex as an estimate of its overall association with stunting. It carries the advantage of being based on many more observations – capturing both variation within individuals over time and between them – but the potential disadvantage of being biased by unobserved heterogeneity.

A final REE assumption is that u_i is constant over time. If this is conceived as, for example, knowledge of nutrition, this assumption is reasonable in the absence of an outside intervention (such as nutritional advice from a health professional).

Modelling the dependent variable. For the main regression analyses, “stunted” and “severely stunted” are collapsed into one factor. While this masks the intensity of stunting, it increases the sample size in the “stunted” category and the potential for a more precise estimation. In addition, for the South African data, modelling the panel structure with an ordinal outcome would be particularly complex. Instead, supplementary analyses using ordinal logistic regression models were conducted in the South African and Brazilian data using the three-level stunting variable, incorporating the panel structure in NIDS only via the inclusion of the wave of data collection variable and the clustering of standard errors at the individual level.

Subgroup analyses. In POF and NIDS, we conduct subgroup analyses using our main and supplementary regression models to explore the effects of caregiver sex in a) households in varying degrees of poverty and not-poverty, based on Statistics South Africa’s national poverty lines in 2008;⁷ and on IBGE poverty lines in 2009; and in b) households with male and female carers respectively, including “single father” or “single mother” as an independent variable. This is to better proxy marital status (poorly answered in NIDS) and whether carers are supported in their caregiving by another adult within the household, and the effects of these influences.

Findings

As shown in Table 3, there are 522 observations of children in the five-wave NIDS sample (South Africa) under the care of male CSG recipients (1.43 per cent of the total), relating to 428 distinct children and 298 unique carers. In the POF data (Brazil), there are 19,776 child observations, 3,008 of whom live in households with male PBF carers (15 per cent of the total). Male carers are thus over-represented in POF, and under-represented in NIDS. Percentages in the table indicate the predicted probabilities in each category estimated after conducting an ordinal logistic regression of stunting on caregiver sex, without additional predictors (dependence between observations is ignored for the time being). Children with male carers are significantly more likely to be stunted and severely stunted in both NIDS and POF ($p < 0.01$).

7. We inflated the value of these poverty lines by the Consumer Price Index for subsequent years.

Table 3. *Stunting by caregiver sex*

	NIDS (South Africa)		POF (Brazil)	
	Male CSG carer	Female CSG carer	Male PBF carer	Female PBF carer
Not stunted	353 (79.5%)***	26,256 (81.8%)***	2,647 (88.4%)***	14,977 (89.7%)***
Stunted	57 (14.2%)***	4,065 (12.7%)***	266 (9.2%)***	1,375 (8.2%)***
Severely stunted	33 (6.4%)***	1,777 (5.6%)**	81 (2.4%)***	347 (2.1%)***
Missing	79	4,308	14	49
Total	522	36,406	3,008	16,768

Notes: *** $p < 0.01$ ** $p < 0.05$ * $p < 0.1$.

Source: Authors' elaboration.

South Africa

Table 4 shows the results of the main regression analyses on the binary stunting variable, using REE on the full sample in column 1. Columns 2 to 5 show subgroup analyses by poverty status, and columns 6 and 7 by households with male and female child-centred cash transfer recipients, respectively. Column 8 shows the results of the FEE model. Standard errors are shown in parentheses under each coefficient estimate, with estimates reported as odds ratios.

The full models (1, 8) show that after the inclusion of additional predictors, caregiver sex is no longer a significant determinant of child stunting. The only model in which it is significant relates to the subgroup of households in conditions of severe poverty (3): households that are not the poorest in the sample, but neither are they the best-off.

Across the models, several control variables have a consistently strong influence. The first is “Wave”: stunting appears to rise substantially between 2008 and 2012, falling thereafter. This coincides with a sharp recession beginning in 2009. Recent surveys show that child malnutrition is highly sensitive to macroeconomic shocks (van der Berg, Patel and Bridgman, 2022). As expected, “Child age” is significant in explaining the odds of stunting, as is “Child race” (Coloured) and sex (Girls, “Female child”, are significantly less likely to be stunted than boys). We also see strong protective effects against stunting for higher levels of “Caregiver” education, employment and age; higher household income; and having a flush toilet on site. Finally, residence in certain poorer provinces is associated with a higher probability of stunting (the Northern Cape in particular, and the Free State). These findings accord with other evidence from South Africa (Leibbrandt et al., 2016; Casale, 2016; Coetzee, 2013). Similar findings (except for child sex) have been recorded in other developing economies (Borghi, Casanovas and Onyango, 2014).

Rethinking the gender targeting of child cash transfers

Table 4. Logistic panel regression of stunting on caregiver sex – South Africa

	Households							
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	All (, REE)	In extreme poverty	In severe poverty	In moderate poverty	Not in poverty	With male carers	With female carers	All (, FEE)
Male caregiver	1.376 (0.281)	1.363 (0.455)	2.716** (1.379)	1.739 (0.896)	0.920 (0.333)			1.282 (0.405)
Single fathers						0.747 (0.507)		
Single mothers							0.939 (0.069)	
Wave (reference: wave 1)								
2	2.185*** (0.187)	2.104*** (0.264)	2.206*** (0.493)	1.571** (0.355)	2.440*** (0.548)	5.777 (6.679)	2.187*** (0.190)	1.894*** (0.202)
3	1.924*** (0.150)	1.853*** (0.219)	2.227*** (0.433)	1.674*** (0.332)	1.703*** (0.328)	4.778 (6.077)	1.923*** (0.152)	1.676*** (0.204)
4	0.828** (0.0672)	0.885 (0.113)	0.970 (0.187)	0.864 (0.168)	0.729* (0.139)	1.066 (0.938)	0.833*** (0.068)	0.526*** (0.089)
5	0.756*** (0.0637)	0.904 (0.116)	0.815 (0.158)	0.708* (0.142)	0.707* (0.136)	0.528 (0.501)	0.763*** (0.065)	0.367*** (0.749)
Child age (reference: under 5)								
5–9	0.202*** (0.0127)	0.191*** (0.0208)	0.205*** (0.0347)	0.204*** (0.0335)	0.207*** (0.0262)	0.0471** (0.074)	0.205*** (0.013)	0.264*** (0.032)
10–14	0.403*** (0.0272)	0.392*** (0.0420)	0.387*** (0.0629)	0.387*** (0.0615)	0.417*** (0.0540)	0.222 (0.236)	0.408*** (0.0278)	0.648** (0.130)
15–17	0.223*** (0.0222)	0.218*** (0.0357)	0.214*** (0.0518)	0.268*** (0.0612)	0.239*** (0.0447)	0.210 (0.242)	0.222*** (0.022)	0.411*** (0.112)
Child race (reference: African)								
Coloured	1.740*** (0.225)	2.131*** (0.526)	2.072** (0.608)	2.477*** (0.660)	1.298 (0.243)	9.871* (14.999)	1.709*** (0.223)	
Asian/Indian	1.691 (0.856)	-	12.12*** (11.34)	8.686* (9.959)	0.763 (0.544)	-	1.672 (0.850)	
White	0.208* (0.194)	-	-	-	0.250 (0.257)	-	0.202* (0.189)	
Female child	0.699*** (0.0405)	0.691*** (0.0575)	0.651*** (0.0780)	0.671*** (0.0784)	0.765*** (0.0772)	1.520 (0.867)	0.689*** (0.040)	
Caregiver education (reference: primary)								
Some secondary	0.660*** (0.0468)	0.728*** (0.0729)	0.671*** (0.100)	0.543*** (0.0837)	0.603*** (0.0817)	0.163* (0.173)	0.671*** (0.048)	0.897 (0.154)

(Continued)

Rethinking the gender targeting of child cash transfers

Table 4. Logistic panel regression of stunting on caregiver sex – South Africa – Continued

	Households							All (, FEE)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	All (, REE)	In extreme poverty	In severe poverty	In moderate poverty	Not in poverty	With male carers	With female carers	
Matric	0.514*** (0.0513)	0.461*** (0.0758)	0.460*** (0.103)	0.545*** (0.114)	0.545*** (0.0951)	0.104 (0.167)	0.524*** (0.053)	0.814 (0.200)
Tertiary	0.407*** (0.0559)	0.402*** (0.102)	0.555* (0.181)	0.242*** (0.0851)	0.395*** (0.0858)	0.130 (0.272)	0.410*** (0.057)	0.659 (0.194)
Caregiver is employed	0.876** (0.0457)	0.955 (0.0953)	0.780* (0.0997)	0.863 (0.103)	0.949 (0.0892)	0.962 (0.562)	0.877*** (0.046)	0.939 (0.069)
Caregiver age	0.989*** (0.00261)	0.992** (0.00406)	0.989** (0.00548)	0.987** (0.00546)	0.988** (0.00492)	1.013 (0.025)	0.989*** (0.003)	0.999 (0.006)
Province (reference Western Cape)								
Eastern Cape	1.289 (0.205)	1.619 (0.497)	1.215 (0.453)	1.104 (0.372)	1.058 (0.250)	0.132 (0.234)	1.314* (0.211)	0.948 (0.723)
Northern Cape	1.727*** (0.260)	1.764* (0.541)	1.957* (0.687)	1.278 (0.384)	1.454* (0.312)	0.378 (0.458)	1.765*** (0.269)	1.074 (1.292)
Free State	1.716*** (0.320)	1.632 (0.572)	0.862 (0.381)	2.312** (0.854)	1.540 (0.415)	1.495 (2.361)	1.729*** (0.325)	--
KwaZulu Natal	1.167 (0.182)	1.546 (0.469)	0.858 (0.314)	1.265 (0.412)	0.834 (0.192)	0.274 (0.433)	1.186 (0.187)	5.699 (7.440)
North West	1.557** (0.279)	1.846* (0.600)	1.000 (0.404)	2.845*** (1.046)	1.004 (0.288)	0.282 (0.504)	1.582** (0.287)	0.313 (0.372)
Gauteng	1.138 (0.200)	1.588 (0.536)	0.938 (0.403)	1.404 (0.531)	0.833 (0.206)	2.255 (3.635)	1.135 (0.202)	1.914 (2.011)
Mpumalanga	0.927 (0.169)	0.957 (0.330)	0.648 (0.274)	0.839 (0.321)	0.921 (0.244)	0.121 (0.230)	0.947 (0.174)	0.533 (0.697)
Limpopo	1.280 (0.224)	1.735* (0.557)	1.293 (0.515)	1.518 (0.552)	0.970 (0.268)	0.336 (0.575)	1.301 (0.230)	1.706 (2.414)
Area type (reference: rural)								
Urban	1.100 (0.103)	0.954 (0.142)	1.114 (0.238)	1.098 (0.219)	1.336* (0.220)	0.848 (0.838)	1.105 (0.105)	1.101 (0.308)
Farms	0.795** (0.0914)	0.692** (0.125)	0.684 (0.177)	0.831 (0.189)	0.975 (0.211)	0.255 (0.331)	0.798* (0.093)	1.044 (0.311)
Per capita income	1.000*** (3.69e-05)					0.999 (0.000)	0.999*** (0.000)	0.999 (0.000)
Piped water on site	0.994 (0.0638)	0.942 (0.0911)	1.084 (0.154)	0.821 (0.115)	1.061 (0.139)	0.374 (0.341)	0.997 (0.065)	1.174 (0.126)

(Continued)

Table 4. Logistic panel regression of stunting on caregiver sex – South Africa – Continued

	Households							All (, FEE)
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	All (, REE)	In extreme poverty	In severe poverty	In moderate poverty	Not in poverty	With male carers	With female carers	
Flush toilet	0.715*** (0.0621)	0.912 (0.132)	0.726 (0.155)	0.760 (0.149)	0.612*** (0.0916)	0.206 (0.246)	0.725*** (0.064)	0.873 (0.129)
/lnsig2u	5.114*** (0.265)	3.330*** (0.410)	5.051*** (0.979)	4.217*** (0.888)	6.330*** (0.718)	1.848 (1.383)	1.641*** (0.522)	
Observations	31,858	9,389	5,658	5,625	11,175	416	31,441	7,041
Unique individuals	15,754	6,533	4,726	4,714	7,794	343	15,612	2,315

Notes: *** $p < 0.01$ ** $p < 0.05$ * $p < 0.1$.

Source: Authors' elaboration.

Turning to the subgroup analyses of male caregiver households (column 6), the only variable with sufficient explanatory power is “Child age”, with children aged 5–9 being significantly less likely to be stunted than those younger than age 5. In households with female CSG carers (column 7), the more familiar pattern of results is evident: for example, girls are less likely to be stunted, and women having a job is significantly protective. Higher levels of education, per capita income, and infrastructural improvements (piped water and flush toilets on site) are also protective against stunting in these households (and not in households with male carers). Being a single father or mother does not appear to influence child stunting.

Finally, the ordinal logistic regressions⁸ using the three-level stunting variable yield the same pattern of results. An important difference, however, is that in the main model, having a male caregiver is (marginally) significantly associated with the odds of a child being in a higher category of stunting ($p < 0.1$). Child age and carer education remain the strongest determinants of stunting.

Brazil

Table 5 shows the results of regressions in the Brazilian data. The coefficients are odds ratios, with standard errors (clustered at the household level) indicated in parentheses underneath them. Column 1 shows the main model; columns 2 to 5

8. This article is supplemented by an Appendix (developed by the authors and made available to readers). See Supporting Information, Table A.1.

Rethinking the gender targeting of child cash transfers

Table 5. Logistic regression of stunting on caregiver sex – Brazil

	Households						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	In extreme poverty	In poverty	Vulnerable to poverty	Not in poverty	With male carers	With female carers
Male caregiver	1.123 (0.0938)	1.055 (0.250)	0.996 (0.138)	1.289** (0.152)	0.731 (0.451)		
Single father						1.672* (0.445)	
Single mother							1.070 (0.0952)
Child age (reference: under 5)							
5–9	0.705*** (0.0488)	0.946 (0.168)	0.655*** (0.0756)	0.658*** (0.0671)	1.127 (0.561)	0.669** (0.111)	0.710*** (0.0543)
10–14	0.873** (0.0602)	1.196 (0.213)	0.801* (0.0921)	0.823* (0.0825)	1.467 (0.749)	0.699** (0.114)	0.905 (0.0691)
15–17	0.958 (0.0795)	1.070 (0.248)	0.894 (0.131)	0.916 (0.107)	2.253 (1.144)	0.791 (0.163)	0.990 (0.0902)
Child race (reference: White)							
Black	0.926 (0.119)	1.093 (0.355)	0.802 (0.185)	0.896 (0.159)	1.717 (1.231)	0.916 (0.308)	0.906 (0.125)
Yellow	0.489 (0.292)	-	0.543 (0.583)	0.798 (0.571)	-	5.457** (3.883)	0.338 (0.247)
Brown	1.250*** (0.0832)	1.057 (0.199)	1.269** (0.144)	1.304*** (0.123)	1.314 (0.441)	1.174 (0.206)	1.261*** (0.0906)
Indigenous	1.538** (0.328)	1.488 (1.010)	1.274 (0.474)	1.745* (0.513)	3.023 (2.316)	2.477** (1.104)	1.437 (0.338)
Don't know	0.725 (0.418)	-	1.141 (1.183)	0.759 (0.547)	-	1.054 (1.064)	0.595 (0.416)
Female child	0.756*** (0.0362)	0.780** (0.0925)	0.727*** (0.0617)	0.780*** (0.0536)	0.496** (0.161)	0.717*** (0.0894)	0.762*** (0.0395)
Caregiver education (reference: primary phase 1)							
Primary phase 2	0.855** (0.0638)	0.752 (0.215)	0.726** (0.0950)	0.997 (0.0998)	1.059 (0.398)	0.848 (0.194)	0.861* (0.0672)
High school	0.693*** (0.0683)	0.908 (0.395)	0.584** (0.131)	0.712*** (0.0871)	1.177 (0.470)	0.369** (0.144)	0.745*** (0.0761)
Tertiary	0.885 (0.185)	0.666 (0.498)	0.839 (0.269)	0.658 (0.221)	3.558** (2.213)	0.924 (0.354)	0.876 (0.208)

(Continued)

Table 5. Logistic regression of stunting on caregiver sex – Brazil – Continued

	Households						
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
	All	In extreme poverty	In poverty	Vulnerable to poverty	Not in poverty	With male carers	With female carers
Caregiver is employed	0.918 (0.0550)	1.030 (0.165)	0.968 (0.0981)	0.881 (0.0766)	0.641 (0.211)	1.207 (0.344)	0.891* (0.0561)
Carer age	0.996 (0.00305)	1.000 (0.00858)	0.996 (0.00523)	0.996 (0.00436)	0.986 (0.0180)	0.999 (0.00752)	0.996 (0.00336)
Region (reference: North)							
Northeast	0.662*** (0.0444)	0.860 (0.166)	0.649*** (0.0750)	0.624*** (0.0596)	0.677 (0.293)	0.715** (0.121)	0.660*** (0.0485)
Southeast	0.541*** (0.0634)	0.767 (0.306)	0.451*** (0.104)	0.547*** (0.0847)	0.750 (0.324)	0.392*** (0.109)	0.578*** (0.0750)
South	0.582*** (0.0942)	0.601 (0.343)	0.501* (0.187)	0.566*** (0.117)	1.086 (0.590)	0.494* (0.180)	0.618*** (0.112)
Centre-West	0.577*** (0.0739)	1.157 (0.409)	0.419*** (0.116)	0.600*** (0.0987)	0.251* (0.187)	0.277*** (0.0960)	0.672*** (0.0922)
Urban (reference: rural)	1.040 (0.0727)	1.077 (0.181)	0.931 (0.109)	1.162 (0.122)	0.590 (0.212)	1.169 (0.201)	1.017 (0.0784)
Per capita household income	0.998*** (0.000292)					0.999 (0.000757)	0.998*** (0.000315)
Piped water on site	0.923 (0.0650)	0.909 (0.157)	1.070 (0.133)	0.836* (0.0848)	1.106 (0.415)	0.718* (0.129)	0.962 (0.0742)
Flush toilet	0.955 (0.0858)	1.404 (0.427)	0.978 (0.171)	0.892 (0.103)	0.918 (0.368)	0.735 (0.204)	0.987 (0.0943)
Observations	19,713	2,136	5,616	10,973	971	2,994	16,719

Notes: *** $p < 0.01$ ** $p < 0.05$ * $p < 0.1$.

Source: Authors' elaboration.

show the subgroup analyses by poverty level; and columns 6 and 7 the subgroup analyses in households with male and female PBF claimants, respectively.

Again, we see that the sex of the caregiver is not an informative variable when analysing the probability of stunting among children in households receiving child-centred cash transfers, except in households that are in an intermediate level of poverty (“vulnerable to poverty”).⁹ Across the models, and as in

9. Likelihood ratio tests comparing models with and without the interaction term for caregiver sex and poverty level in both NIDS and POF suggest that the effect of caregiver sex on stunting significantly differs across poverty levels ($p < 0.05$), supporting the robustness of the subgroup analyses.

South African households, boys are significantly more likely to be stunted. Child race and age are also predictive.

Having an employed caregiver appears influential (albeit marginally) only in the subgroup of households with female carers, and the protective effect of more years of education among carers across the models is obvious. Compared to the poorer North, children living in all other regions have significantly lower odds of stunting. Finally, as household per capita income rises, the odds of stunting fall, while infrastructure (piped water and flush toilets) is not strongly associated with stunting, as flush toilets are in South Africa.

Subgroup analyses in households with male PBF recipients show that the finding of girls being less stunted still holds, while children with single fathers are (marginally) significantly more likely to be stunted – both findings contrasting with South Africa. Similarly, having a high school education is also protective. In households with female carers, higher per capita income and caregiver employment are also protective, while having a single mother does not increase the odds of child stunting.

Finally, results of ordinal regression modelling in the main and subgroup analyses¹⁰ do not differ significantly from the results above.

Discussion and limitations

Gender targeting in social assistance in the global South has been maintained due to the assumption that giving child-centred cash transfers to women maximizes the probability that programme objectives of improved child well-being will be met. In this article, we find only weak evidence to support this assumption. Overall, our main regression models show that children's nutritional outcomes are roughly equal across households with male and female child-centred cash transfer recipients. However, a subgroup analysis of households at intermediate levels of poverty does show significant differences in both countries, and single fathers in Brazil do marginally worse than their cohabiting counterparts ($p < 0.1$). In addition, an alternative model – which accounts for the severity of stunting but not the panel structure – shows a marginally significant difference favouring female recipients ($p < 0.1$) in South Africa. Given that the sample of male carers in Brazil is relatively poorer than that of female carers, whereas the reverse holds in South Africa, this could be further evidence supporting the idea that gendered differences are more pronounced in less poor households.

Nevertheless, more telling determinants of stunting include caregiver education and employment status (especially for women), adequate sanitary infrastructure (in

10. This article is supplemented by an Appendix (developed by the authors and made available to readers). See Supporting Information, Table A.2.

South Africa), and income levels. Differences in stunting thus appear more to be reflective of circumstantial differences between male and female caregivers, as shown in other work (Yoong, Rabinovich and Diepeveen, 2012; Akresh, De Walque and Kazianga, 2016; Sebastian et al., 2016), and of broader failings in employment and education policies.

Achieving the child well-being objectives of the CSG and PBF would seem not to depend on gender targeting.

The second major argument for gender targeting is that it is good for gender relations. Several studies of child-centred cash transfers in the global South have shown that the fact of millions of women receiving an independent income – many for the first time – has been empowering, increasing women's bargaining power in the household and challenging male authority. It has also helped women to better manage existing burdens of care and expand their social networks (Hunter, Patel and Sugiyama, 2021; Bartholo, Passos and Fontoura, 2019). However, traditional gender norms define the domains over which bargaining power can be exercised (Agarwal, 1997). In Brazil, evidence shows that in PBF households, women's time spent on care and household work has increased, while their male partners feel justified in withdrawing or maintaining their minimal contributions because of PBF's feminine construction of the "responsible person" (Bartholo, Passos and Fontoura, 2019; Germine and Peres, 2021; Tebet, 2017). Similarly, in South Africa, Patel, Hochfeld and Moodley (2013) find that the CSG only helps women recipients cohabiting with their male partners feel more financially empowered and more in control of their responsibilities in terms of everyday expenditures to support care and household work, which typically remain unshared. It is thus perhaps not surprising that the disbursement of cash to millions of women has not reduced gendered income inequality in either country (e.g. Rogan, 2016; Bradshaw, Chant and Linneker, 2019), or relative time poverty in South Africa (Statistics South Africa, 2013).

Roles as mothers and carers have thereby become entrenched in social protection policy, with women used instrumentally by the State to affect its developmental goals (Hassim, 2006; Patel, 2012; Bartholo, Passos and Fontoura, 2019). A transformative approach to social protection (Molyneux, Jones and Samuels, 2016; Devereux and McGregor, 2014) might deconstruct the link between the receipt of a child-centred cash transfer and gender by expanding the male uptake of such cash transfers, thereby tackling one of the root causes of social, economic and political inequality between men and women: unshared care burdens.

We do not address this second reason directly, but we do find compelling hints of underlying gender norms. In both countries, children in households at intermediate levels of poverty are more likely to be stunted when the parent receiving the child-centred cash transfer is male. Two phenomena could be

driving this result. First, Morton (2013) shows that in PBF-receiving rural households, PBF affects gender relations in different ways. In the poorest households, benefits are spent chiefly on short-term needs such as food and medicines, and the provision of food is seen as a male responsibility. In better-off households, PBF enables men and women to incur separate expenditures. This can be empowering for women, who are able to accumulate durable goods which remain hers, or which come to be associated with her in the eyes of the family. In our case, if in the poorest households, men already assume responsibilities relating to the provision of food, this could explain why stunting rates do not differ between male and female recipients. In better-off households, it is not inconceivable that having more income permits the enactment of more traditional gender roles, for example in households with cohabiting couples. This could take the form of male commandeering of PBF- or CSG-related resources, or otherwise dictating how the money should be spent, which may not be in the best interests of the child(ren).

Second, anecdotal evidence suggests that despite the PBF and CSG being well targeted at the most vulnerable, maintaining sustained access to complementary health care and other social services is more difficult for these beneficiaries. Given the known gender bias in the delivery of these programmes (for example primary health services), and that it is slightly better-off households that are perhaps more likely to receive these services consistently, we may be seeing a stronger relative effect of such interventions on women carers in this subgroup of households. The gender bias in the delivery of social services may also negatively affect single fathers.

More qualitative research is necessary in households receiving child-centred cash transfers to understand these gendered dynamics. More detailed household surveys would also be useful. We have assumed that the recipients of child-centred cash transfers make decisions about expenditures, but this may not always be true. Both POF and NIDS – like other household surveys – do not explore decision-making, time use and other aspects of gender relations in detail. Where decision-making questions are included, they are poorly answered.

Another limitation is that there is a possible selection bias in our samples. Men who currently claim the CSG or PBF could be qualitatively different from the men who do not. They represent a minority who have chosen to identify as primary caregivers in defiance of patriarchal norms. Encouraging greater uptake in the population of men who do not participate in childcare, or who perpetuate damaging and patriarchal relationships with women and children, could limit the already bounded empowerment women have experienced as the majority recipients in the PBF and the CSG. We share the view of Campos, Cavalcanti and Ferreira do Nascimento (2019): our focus on men recognizes the benefits of male involvement for families and encompasses wider notions of female

empowerment that delink women's autonomy from care and the household. The recognition of male entitlements to social assistance, in turn, should be attached to the obligations that have been imposed on women to date in service of the state's poverty reduction agenda in both countries.

Moreover, qualitative research in South Africa illuminates the personal changes men undergo when assuming care responsibilities on the first receipt of a child-centred cash transfer. For most, initial application sparked a process of learning about how to be better parents, given their (usually) inadequate socialisation into caregiving roles relative to women. Building competence and feeling that they are having a positive impact on their children's lives reinforced the motivation to maintain receipt of the child-centred cash transfer and to remain present, despite gender norms stigmatizing this non-conforming behaviour (Khan, 2019; Morrell and Jewkes, 2014).

Possible ways forward include delinking PBF conditionalities from motherhood to better target existing male caregivers and encourage more men to assume caregiving roles. Interventions to change harmful gender norms in concert with child-centred cash transfers in both countries might also be useful. In Rwanda and Malawi, behavioural change programmes run by social workers have challenged patriarchal norms and improved the contributions of men to care and household work (Mkandawire and Hendriks, 2018; Betancourt et al., 2020). The *Bolsa Família* companion programme also challenges traditional gender norms and increases male involvement in care work (Esser, Bilo and Tebaldi, 2019), although evaluations of its success are required. Combining these programmes with labour market programming (such as support in job search and adult education) would also be beneficial. This "cash plus" paradigm is already quite successful in Brazil, with the linking of PBF recipients to other social services through the Unified Registry (*Cadastro Único*, also known as *CadÚnico*). The only other comparative study of the PBF and the CSG that we are aware of shows, through qualitative interviews, that although the PBF does not fundamentally alter gender relations, conditionalities induce women to interact with the State and with well-functioning complementary programmes, for example in primary health care. This builds women's agency and social integration. In South Africa, the quality of public services is much lower, and these are less integrated (Hunter, Patel and Sugiyama, 2021).

Conclusions

Although targeting child-centred cash transfers at women to improve child well-being is widely advocated in social protection policy making, little is known about the effects of the receipt of child-centred cash transfers by men. This article fills this gap by comparing two countries in the global South with large, pioneering programmes providing child-centred cash transfers. We show that the

sex of the caregiver matters less in determining stunting in child beneficiaries of the PBF in Brazil and the CSG in South Africa than the socioeconomic profile of recipients. For example, caregiver characteristics such as employment status and education matter, alongside household income and the region of residence. Girls and older children are also less likely to be stunted. However, among less poor (but not the least poor) households, households with female recipients are less likely to have stunted children. In conclusion, the results suggest that coordinated policies to tackle the causes of poverty are required in combination with child-centred cash transfers, as well as programming that encourages more men to apply for benefits and to assume caregiving responsibilities. This could be transformative social protection in action that changes the conditions that lead to poverty – gendered or otherwise.

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Supporting information

Additional supporting information may be found online in the Supporting Information section at the end of the article.

Enhancing gender-responsive social protection among informal and traditionally uncovered workers in sub-Saharan Africa: An assessment of access to maternity protection

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Abstract A wide and established body of research evidence has consistently shown how the effective provision of social protection benefits and the promotion of gender equality are among the key tools for addressing shocks, vulnerability and poverty. It is largely to this end that these ideals implicitly feature throughout the United Nations 2030 Sustainable Development Agenda and explicitly in two Sustainable Development Goals (SDGs). The first is SDG 1 on poverty reduction, target 1.3 of which calls for the implementation of nationally appropriate social protection systems, measures and floors for all. The second is SDG 5, which aims to achieve gender equality and empowerment for all women

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and girls. Despite this, women across the world continue to receive contributory social security benefits that are notably lower than those of men. There is, therefore, a need for a critical and deeper understanding of policy, legislative and programmatic factors that underlie gender gaps in social protection provision. To contribute to knowledge in this regard, and while not aiming to address the intractable challenge of labour market formalization, this article draws on qualitative data from case studies conducted in 2022 among informal economy and other traditionally unprotected workers in three countries in sub-Saharan Africa (Mozambique, United Republic of Tanzania, and Togo), the region with the highest proportion of informal workers. The aim was to explore the extent to which these workers, who are predominantly women, have access to the various elements of maternity protection. The results showed the extent to which explicit legislative and policy frameworks as well as knowledge and service context often limit women's access to maternity protection. The article draws on the key findings to provide strategic recommendations for designing and effectively implementing more gender-responsive social protection benefits in developing economy contexts.

Keywords gender, maternity, social security, social protection, informal economy, Mozambique, United Republic of Tanzania, Togo, sub-Saharan Africa

Introduction

Notwithstanding the development and implementation of various international, regional and national instruments aimed at promoting gender equality and the economic empowerment of women, the gender gap in employment has remained persistently wide, with the International Labour Organization (ILO) recently commenting that “the world remains far from achieving the goal of decent work and social justice for all ... [as] gender imbalances in access to employment and working conditions are greater than previously thought, particularly in the developing world (ILO, 2023, p. 1). It has been, shown, for example, that over the past two decades, the global labour force participation

rate for women increased marginally by 1.1 percentage points to reach 64.5 per cent in 2023, while the rate for men – even after a drop of 1.1 percentage points – was 92 per cent in the same year, thus placing the global gender gap in labour force participation at 27.5 percentage points in 2023 (Carrillo, 2024, p. 1). This imbalance can also be gleaned from data on the job gap – an indicator that captures all persons who would like to work but do not have a job (ILO, 2023, p. 1). The ILO reports that in 2022 the global job gap rate was 12.3 per cent, with the rate in developing economies notably higher than the global average at 24.9 per cent in low-income countries and 17.4 per cent in lower-middle-income countries (ILO, 2023, p. 2).

In much of the developing world, this “substantial and unrelenting” (Carrillo, 2024, p. 1) gender gap in labour force participation can be partly explained by disproportionate housework, childcare, and other family responsibilities that women face because of traditional and gendered caregiving roles (Mokomane, 2017; Mussida and Patimo, 2021; Orozco et al., 2022). It is also noteworthy that even when women secure employment, such work is often in the informal economy,¹ defined as “the diversified set of economic activities, enterprises, jobs, and workers that are not regulated or protected by the state”, (WIEGO, 2023, p. 1). Recent evidence shows that globally about 740 million women are working in the informal economy with the proportion being relatively higher in developing economies: sub-Saharan Africa (89 per cent), Asia and the Pacific (67 per cent), Latin America and the Caribbean (55 per cent) (Bonnet, Vanek and Chen, 2019).

While it has the potential to drive production and employment (World Economic Forum, 2023), the informal economy, by definition, provides its employees with little or no protection in terms of labour laws and social protection benefits. Thus, in addition to substandard working conditions such as long working hours, low productivity, and low wages, workers in the informal economy often have limited or no access to benefits such as pensions, health insurance, paid leave, and maternity protection. Nested within wider systems of social protection (Pereira-Kotze et al., 2022), maternity protection ensures income and job security for pregnant women and mothers of newborn children and their families through the provision of social protection in six key areas: i) maternity leave, ii) cash and medical benefits during maternity leave, iii) health protection at work, iv) employment protection and non-discrimination (job and income security), v) breastfeeding arrangements and, in some cases, vi) childcare support after return to work (Richardson et al., 2020; Pereira-Kotze et al., 2022). In essence, maternity protection not only ensures that expectant and nursing mothers will not lose their jobs simply because of pregnancy or maternity leave,

1. In this article, we use the terms informal sector and informal economy interchangeably.

but it also ensures the continuation of often vital income that is necessary for the well-being of women's families.²

In addition to the foregoing, maternity protection is a fundamental human right enshrined in Article 22 and Article 25 of the Universal Declaration of Human Rights (UN, 1948), which entitles motherhood and childhood to special care and assistance. The recognition of its importance as a pathway to enabling women to successfully combine their reproductive and productive roles as well as to prevent unequal treatment in employment due to reproductive roles (ILO, 2004, p. 1) is also reflected in the evolution of relevant ILO Conventions from as early as 1919³ with the first Maternity Protection Convention, 1919 (No. 3), followed by its revision in 1952, the Maternity Protection Convention (Revised), 1952 (No. 103), to the most recent and current standard, the Maternity Protection Convention, 2000 (No. 183), which is accompanied by the Maternity Protection Recommendation, 2000 (No. 191). In addition to promoting equality of women in the workforce and the health and safety of working mothers and their newborn children, maternity protection has also been identified as an essential element in the prevention and reduction of poverty and vulnerability; the promotion of the health, nutrition, and well-being of young children and their mothers; the achievement of gender equality; and the advancement of decent work (COSATU, 2012; Richardson et al., 2020; Nandi et al., 2016; Chai, et al., 2018; Chai, et al., 2020). Thus, as evidence from 193 low-, middle-, and high-income countries has shown (e.g. Heymann et al., 2017; Bose et al., 2020) it also has the potential to contribute to the achievement of several Sustainable Development Goals (SDGs), including SDG 1 (poverty reduction), SDG 3 (health and well-being), SDG 5 (gender equality), SDG 8 (decent work) and SDG 10 (inequality).

While maternity protection is important for all women in wage employment, much of the extant research and literature on this is focused on the benefits for women working in the formal economy. As a result, information on the accessibility of maternity benefits for workers in the informal economy remains limited (Mokomane, 2021; Pereira-Kotze et al., 2022). This is an important research and policy gap, particularly in developing economies where a relatively high proportion of women work informally. To contribute to closing this gap, this article draws on a comprehensive global analysis of the extent to which paid leave policies in countries around the world cover the informal economy. Carried out by the WORLD Policy Analysis Center (WORLD), the analysis was

2. See [FAO Terminology Portal: maternity protection](#).

3. As the ILO informs, "it was during the first International Labour Conference (ILC) in November 1919 that the Maternity Protection Convention, 1919 (No. 3), the first gender equality international labour standard, was adopted". See [100 years of maternity protection](#).

complemented with qualitative data from case studies conducted in 2022 among informal workers and key informants in three sub-Saharan countries (Mozambique, the United Republic of Tanzania, and Togo). In each country, interview regions were specifically chosen to represent urban, peri-urban and rural localities. For the purpose of these studies, informal economy and traditionally uncovered workers (hereafter “informal-sector workers”) comprised: *agricultural workers* (waged employees on farms and plantations who do not own or rent the land on which they work but are employed by farmers, companies, or agricultural contractors); *domestic workers* (those who perform work in or for a household or households within an employment relationship); *part-time workers* (those whose normal hours of work are less than those of comparable full-time workers); and the *self-employed*.

Maternity protection in sub-Saharan Africa: The context

Only three countries in sub-Saharan Africa (Benin, Burundi and Mali) have ratified ILO Maternity Protection Convention, 2000 (No. 183). Despite this, many countries in the region have adopted and attained many of the standards of maternity protection provisions stated in the Convention. Table 1 shows this in relation to five of the key elements of maternity protection (health protection at work was not explored due to data unavailability) and illuminates the following patterns, as of January 2022:

- **Maternity leave.** All countries make provisions for paid maternity leave with the majority of the countries providing at least 14 weeks of leave as per the prescription of the Maternity Protection Convention, 2000 (No. 183) standards. At the same time, in a notable number of countries (e.g. 21 of the 48 countries in Table 1) paid maternity leave is awarded for less than 14 weeks, with evidence from elsewhere (Heymann et al., 2023) showing that many provide 12 weeks, while some countries provide four weeks (Namibia) or 60 days (Uganda). The most generous leave provision in the subregion is in the Gambia, where women are entitled to 26 weeks of paid maternity leave.

- **Cash and medical benefits.** These ensure that women have resources to support themselves, their children and wider families and access to health care during prenatal, childbirth, and postnatal periods (ILO, 2004, p. 2). All countries except one provide either one or both these benefits.

- **Breastfeeding.** Concerning breastfeeding, the World Health Organization (WHO) recommends exclusive breastfeeding until the age of six months and the ILO recommends guaranteeing breastfeeding breaks until the child reaches the age of one year. In 37 countries, women are either guaranteed at least six months’ paid maternal leave or paid breastfeeding breaks for at least

Table 1. Presence of selected maternity protection elements, sub-Saharan Africa, January 2022

Country	Maternity leave		Cash and medical benefits*	Health protection		Breastfeeding		Anti discrimination	
	Less than 14 weeks	14-25.9 weeks		26-51.9 weeks	Cash and/or medical care	Explicit legislation prohibiting discriminatory dismissal during maternity leave	Guaranteed breastfeeding breaks at work	Guaranteed paid options to facilitate exclusive breastfeeding for at least 6 months	Explicit legislation prohibiting workplace discrimination on the basis of pregnancy
Angola	X	-	-	X	X	X	X	-	-
Benin	-	X	-	X	X	X	X	X	X
Botswana	X	-	-	X	X	X	X	-	-
Burkina Faso	-	X	-	X	X	X	X	X	X
Burundi	X	-	-	X	X	X	X	-	-
Cameroon	-	X	-	X	X	X	X	-	-
Cabo Verde	X	-	-	X	X	X	X	X	X
Central African Republic	-	X	-	X	X	X	X	-	-
Chad	-	X	-	X	X	X	X	X	X
Comoros	-	X	-	X	X	X	X	X	X
Congo	-	X	-	X	-	X	X	-	-
Cote d'Ivoire	-	X	-	X	X	X	X	X	X
	-	X	-	X	X	X	X	X	X

(Continued)

Table 1. Presence of selected maternity protection elements, sub-Saharan Africa, January 2022 – Continued

	Maternity leave		Cash and medical benefits*	Health protection		Breastfeeding		Anti discrimination	
	Less than 14 weeks	14-25.9 weeks		26-51.9 weeks	Cash and/or medical care	Explicit legislation prohibiting discriminatory dismissal during maternity leave	Guaranteed breastfeeding breaks at work	Guaranteed paid options to facilitate exclusive breastfeeding for at least 6 months	Explicit legislation prohibiting workplace discrimination on the basis of pregnancy
Democratic Republic of the Congo	X	-	X	X	X	X	X	X	X
Equatorial Guinea	X	-	X	X	X	-	-	X	X
Eritrea	-	X	X	X	X	-	-	X	X
Ethiopia	-	X	X	X	X	-	-	X	X
Eswatini	X	-	X	X	X	X	X	X	X
Gabon	-	X	X	X	X	X	X	X	X
Gambia	--	-	X	X	X	-	X	X	X
Ghana	X	-	X	X	X	X	X	X	X
Guinea	-	X	X	X	X	X	X	X	X
Guinea-Bissau	X	-	X	-	-	X	X	X	X
Kenya	X	-	X	X	X	-	-	X	X

(Continued)

Table 1. Presence of selected maternity protection elements, sub-Saharan Africa, January 2022 – Continued

Country	Maternity leave		Cash and medical benefits*	Health protection		Breastfeeding		Anti discrimination
	Less than 14 weeks	14-25.9 weeks		26-51.9 weeks	Cash and/or medical care	Explicit legislation prohibiting discriminatory dismissal during maternity leave	Guaranteed breastfeeding breaks at work	
Lesotho	X	-	X	X	X	X	X	X
Liberia	-	X	X	X	X	X	X	X
Madagascar	-	X	X	X	X	X	X	X
Malawi	X	-	X	X	X	X	X	X
Mali	-	X	X	-	-	X	X	-
Mauritania	-	X	X	X	X	X	X	-
Mauritius	-	X	X	X	X	X	X	X
Mozambique	X	-	X	X	X	X	X	X
Namibia	X	-	X	X	X	-	-	X
Niger	-	X	X	X	X	X	X	X
Nigeria	X	-	X	X	X	X	X	-
Rwanda	X	-	X	X	X	X	X	-
Sao Tome and Principe	-	X	X	-	-	X	X	-
Senegal	-	X	X	X	X	X	X	X

(Continued)

Table 1. Presence of selected maternity protection elements, sub-Saharan Africa, January 2022 – Continued

	Maternity leave		Cash and medical benefits*	Health protection		Breastfeeding		Anti discrimination	
	Less than 14 weeks	14-25.9 weeks		26-51.9 weeks	Cash and/or medical care	Explicit legislation prohibiting discriminatory dismissal during maternity leave	Guaranteed breastfeeding breaks at work	Guaranteed paid options to facilitate exclusive breastfeeding for at least 6 months	Explicit legislation prohibiting workplace discrimination on the basis of pregnancy
Seychelles	-	X	-	X	X	-	-	-	X
Sierra Leone	X	-	-	X	-	-	-	-	-
Somalia	-	X	-	X	X	X	X	X	-
South Africa	-	X	-	X	X	-	-	-	X
South Sudan	X	-	-	X	X	X	X	X	X
Sudan	X	-	-	X	X	X	X	X	-
Tanzania, United Rep.	X	-	-	X	X	X	X	X	X
Togo	-	X	-	X	X	X	X	X	X
Uganda	X	-	-	X	X	-	-	-	X
Zambia	-	X	-	X	X	X	X	X	X
Zimbabwe	-	X	-	X	X	X	X	X	X

Sources: Elaborated from data available at World Policy Center (2022), except * which is derived from the ISSA Country profiles – Africa (ISSA, 2024).

six months. In eight of the 46 countries in Table 1, women have no guaranteed entitlement to either at least six months' paid maternal leave or paid breastfeeding breaks at work. Although, in some cases, they may be entitled to shorter periods of paid maternal leave or paid breastfeeding breaks, these are often too short to support the WHO recommendation of at least 6 months of exclusive breastfeeding.

- **Job protection.** In Table 1, this is shown in terms of the presence of explicit legislative prohibitions of discriminatory dismissal during paid maternity leave, which essentially guarantee the same or equal position upon return from leave. Such legislation can also prohibit dismissals for parents of young children (younger than age 3) due to childcare responsibilities. Table 1 shows that only five sub-Saharan African countries do not have such explicit legislative prohibitions.

- **Non-discrimination.** Given their already disadvantaged position in the labour market, it is important to ensure that women are protected from all forms of discrimination, including those that may result in them directly bearing the costs of maternity (ILO, 2004). One pathway towards achieving this protection is the development and active implementation of anti-discrimination legislation that can counter various stereotypes, including assumptions that mothers are less valuable as employees (Bose et al., 2020). To this end, the widespread enactment of explicit legislation prohibiting workplace discrimination on the basis of pregnancy is particularly notable.

Given the importance of maternity protection for the health and well-being of women, children and their families, as well as for the broader 2030 Agenda for Sustainable Development, the patterns of coverage entitlements presented in Table 1 are laudable. It is noteworthy, however, that 89 per cent of sub-Saharan African women in non-agricultural employment work informally. Unless these cover the informal economy, maternity protection coverage in the subregion can essentially be described as low because just over 10 per cent of working women (those in the formal economy) would have access to these benefits. It is noteworthy that a low number of countries in the region have ratified ILO Maternity Protection Convention, 2000 (No. 183). Unlike the earlier ILO standards, Convention No. 183 extends coverage to all employed women, including those in atypical and traditionally uncovered forms of work. Despite this low level of ratification, there are some countries in the sub-regions of sub-Saharan Africa that have drawn on relevant ILO instruments to develop their own maternity protection legislative and policy frameworks that also provide support to informal workers (see Table 2). Of the 48 countries shown in Table 2, 13 provide explicit paid maternity leave provisions to self-employed workers, 25 to domestic workers, 14 to agricultural workers and 13 to part-time workers.

Table 2. Provision of paid maternity leave for various categories of informal-sector workers, sub-Saharan Africa, January 2022

Country	Self-Employed	Domestic workers	Agricultural workers	Part-time workers (Less than 25% of full-time)
Angola	X		X	X
Benin		X		
Botswana				
Burkina Faso		X		X
Burundi	X	X	X	
Cameroon		X	X	
Cabo Verde	X	X		X
Central African Republic				X
Chad				
Comoros				
Congo, Democratic Republic		X		
Congo, Republic		X		
Cote d'Ivoire	X			X
Equatorial Guinea	X	X		
Eritrea				
Eswatini		X	X	
Ethiopia			X	
Gabon	X			
The Gambia				
Ghana		X		X
Guinea		X	X	
Guinea-Bissau			X	
Kenya		X		
Lesotho				
Liberia				
Madagascar		X	X	
Malawi				
Mali		X		X
Mauritania		X		
Mauritius		X		X

(Continued)

Table 2. Provision of paid maternity leave for various categories of informal-sector workers, sub-Saharan Africa, January 2022 – Continued

Country	Self-Employed	Domestic workers	Agricultural workers	Part-time workers (Less than 25% of full-time)
Mozambique	X	X		X
Namibia	X	X		
Niger			X	
Nigeria			X	
Rwanda				
Sao Tome and Principe	X	X		
Senegal		X		X
Seychelles	X	X		X
Sierra Leone			X	
Somalia				
South Africa		X	X	X
South Sudan				
Sudan				
Tanzania	X	X	X	
Togo	X	X	X	X
Uganda				
Zambia	X			
Zimbabwe		X		

Source: Computed from data available at [WORLD Policy Analysis Center](https://policycenter.org/).

For those countries that do provide some form of maternity protection for informal workers, it is necessary to evaluate how effective these provisions are in ensuring that the targeted beneficiaries receive their entitlements and benefits.

Access to maternity protection benefits: Key influences

Data from the three case studies, Mozambique, Tanzania and Togo, strongly suggest that access to and receipt of entitlements and benefits was driven predominantly by i) the presence of explicit legislative and policy frameworks for maternity protection (legislative and policy context); ii) the level of awareness of, and knowledge about, maternity protection and its benefits (the knowledge context); and iii) the ease of access to, and the quality of, services (the service context).

Legislative and policy context: The frameworks for maternity protection

Social protection systems are increasingly a central element in the socioeconomic plans, visions and priorities of many developing economies. Therefore, it is critical to support their implementation, institutionalization and expansion. This support should be in the form of enabling legislative and policy frameworks that can formalize the systems' rights base, enable rights-holders to enforce their entitlements and benefits, harmonize and catalyse bottom-up and top-down interests in benefits and entitlements, and overall ensure the permanence, predictability and transparency of benefits and entitlements (Kaltenborn et al., 2017). Furthermore, as Pino and Confalonieri (2014, p. 132) assert, such frameworks can contribute to the development of coherent packages and avoid haphazard approaches to social protection.

It is in recognition of this important role of policy and legalisation that the case studies assessed had explicit legislative instruments and policies that supported the provision of maternity benefits to informal workers.

In Mozambique, Law 8/85 of 1985 (the first law to deal systemically with social protection in the country), Law 8/98 of 1998 (the second labour law which authorized private entities to operate as providers of social security services), Decree 40/2006 (providing legal principles that guide labour relations for domestic workers) as well as Law 4/2007 of 7 February 2007, (which lays the foundations for the organization of the social protection system in the country) together guarantee, to *domestic workers, part-time workers* (without a minimum hour requirement), and the *self-employed*, Maternity leave of 60 days (8.6 weeks) paid at 100 per cent of the wage replacement rate (WRR) through social insurance. Another entitlement, which is somewhat related to medical benefits, is child health leave, which is an unspecified length of paid leave for parents to accompany children who have been hospitalized, paid at 70 per cent WRR through social insurance. This leave is guaranteed to domestic workers, part-time workers (without a minimum hour requirement), and self-employed workers. The implementation of these benefits is supported at the policy level by the National Strategy for Basic Social Security (2016–2024) and at the institutional level by the National Institute of Social Security (*Instituto Nacional de Segurança Social* – NISS). The latter was established in 1988 with the mandate to manage all forms of social security across the country, including assisting workers, their surviving relatives, and dependents in case of sickness, *maternity*, disability, old age, and death.

Togo's commitment to maternity protection for informal-sector workers can be traced back to article 148 of its Labour Code of 2006, which entitles women to 14 weeks' maternity leave, including six weeks' post-natal leave. The Code

further specifies that maternity leave may be extended by an additional three weeks in the case of complications and illnesses resulting from pregnancy, childbirth, or multiple pregnancies, or for reasons related to the health of the child, duly certified by a physician. For this purpose, the period of suspension of the work contract is granted with full pay, entitling the woman to an indemnity equal to 100 per cent of the average daily wage during the last three months and paid up to eight weeks before and six weeks after the expected date of delivery. Currently, informal-sector workers in the country have access to maternity leave for 14 weeks paid at 100 per cent WRR (50 per cent financed by the employer and 50 per cent through social insurance), which is guaranteed to domestic workers, self-employed workers and, since the adoption of the 2021 Labour Code, part-time workers without a minimum hour requirement. The validation process of Togo's draft National Social Protection Policy is ongoing. However, what is important to note for the purpose of this article is that Strategic Objective 1 of the draft policy seeks to, among other things, "extend contributory social security mechanisms to the informal sector, agricultural cooperatives, and independent workers to reach a more vulnerable population with social insurance mechanisms" (van Domelen, 2012, p. xi).

In Tanzania, the National Social Security Fund Act of 1998 enables informal workers access to social insurance by allowing self-enrolment in the National Social Security Fund (NSSF), the government agency responsible for managing the social security funds of all employees in all sectors of the economy that are not covered by governmental pension schemes. In terms of maternity protection, the legislative provisions of the Act ensure that informal-sector workers in Tanzania (domestic workers, agricultural workers, and self-employed workers), along with their formal counterparts, are guaranteed 12 weeks' maternity leave paid at 100 per cent WRR. In terms of policy, Tanzania's National Social Protection Framework (NSPF), which adopts a life-cycle approach to protect the poor and vulnerable with conditional and unconditional cash and in-kind transfers, is still in draft form. While the NSPF awaits finalization, the National Social Security Policy, which was enacted in 2003 to expand social security coverage to the informal sector, harmonize the existing funds, reduce fragmentation as well as rationalize contribution rates and benefit structures, provides the policy framework for maternity protection in the country.

The knowledge context: Awareness of maternity protection rights and benefits

There is a background of strong evidence, such as that of Dartanto et al. (2016) and Spasova et al. (2023), which shows the extent to which an insufficient, or indeed absence of, awareness about rights and entitlements as well as procedures often

act to hamper individual registration for, or access to, entitled social protection benefits. To respond, the ILO (ILO, 2021a, p. 2) constantly underscores the need for countries to provide full and simplified information on social protection schemes, including about access rules and administrative requirements. Otherwise, the ILO argues, with limited access to information as well as low levels of awareness about the available schemes, how to access such schemes, and individual rights and responsibilities, “social protection policies and programmes have little chance of succeeding” (ILO, 2021a, p. 1) and their extension may be significantly hindered.

Against this background, it is positive to note that the three countries have mechanisms to ensure and facilitate the understanding of maternity protection amongst informal workers, as well as the general population. It emerged during interviews with workers and key informants that these mechanisms entail a combination of various avenues and channels that are adopted by different stakeholders and in different contexts. These include regular stakeholder meetings, regular publication and dissemination of information on labour statistics and the laws relevant to various categories of workers, and visits by labour inspectors to workplaces (Mozambique); social media, door-to-door visits, public gatherings, monthly meetings with workers, and “under the umbrella” forums (Tanzania); and public sensitization and the training of implementing agencies’ staff on the overall availability of the benefits in Togo. Common across the three countries was the wide use of mainstream media (television, radio, and newspapers) to produce and disseminate communications and information on various aspects and components of maternity protection.

Despite this, the case studies revealed that the majority of informal-sector workers have no or limited knowledge about the available maternity protection provisions in their own countries. Those who had some knowledge often understood these vaguely and/or interpreted them incorrectly. A major misconception in this regard is that leave benefits are only given to people who work in the formal or public sectors. For example:

In my opinion, leave is for those who work in offices [formal sector] and I know they have maternity leave ... I am not really sure, but what I do know is that when the person is close to giving birth, they are given a few months to rest and, after the birth, the person takes a while before coming back. With us traders, I don’t know what we have (Self-employed woman, Togo).

For maternity leave here, there is no maternity leave because here it’s private, it’s not like the public service. If you give birth that’s it, your salary stops. You only get your salary if you are actively working. So here there’s no maternity leave (Self-employed woman, Togo).

With their understanding being that no one else is responsible for paying for their leave, it emerged that the informal-sector workers often rely on capital assets, such as their (presumably meagre) savings or social networks, when they take maternity leave. For example,

If you get pregnant and it's time to give birth, you look for one of your friends to replace you at work during your maternity leave. If you feel ready, you can go back to work. When I got pregnant, my boss even said that she would look for someone else to continue the work even after the birth. Other times you arrange that you would pay back the days you were away [by, for example, working overtime] (Domestic worker, Togo).

On further discussion with this domestic worker, it emerged that one of her greatest fears was that, if she did not ask a friend to temporarily take up her position, there was a risk that her employer would replace her permanently with someone else. In a different vein, a self-employed woman in Tanzania explained how, in anticipation of unpaid maternity leave, she prepared herself financially:

I really tried to save money because I was aware that once I gave birth, I would not be able to do anything [work], but to look after my child. Even though his father supports him as well, I also still had to contribute too. It was not just saving; I had to do a lot of preparation and getting ready for everything even before I got pregnant, after getting pregnant, and during maternity leave. For example, I paid rent in advance as I knew that I was going to incur a three-month loss in the future. Therefore, I just struggled but had to save because I knew that for three months I would just be consuming (Self-employed woman, Tanzania).

Others stated that without any wage replacement, they had no option but to continue working even when on leave. For example:

They [formal workers] have at least 60 to 90 days; if I am not mistaken, they do not return to work until the child is about three months old. In our case, we have to continue working anyway. We must get up daily and look for bread [provide] for our children (Self-employed woman, Mozambique).

The interviews also revealed that some employers used the employees' limited knowledge as an opportunity to withhold or deny them their entitlements and to exploit them. For example, recalling a time when she was still employed, a self-employed worker in Togo explained:

When I was pregnant, I was working until a month before I gave birth. They wanted to release me [to go on maternity leave] but as I felt well, I said that I would stay a

little and they agreed. When I eventually went on maternity leave, I did not receive any payment although they gave me gifts when I gave birth, However, in terms of payment I didn't receive any (Self-employed woman, Togo).

The excerpts below demonstrate how, in some instances, leave is granted on the employers' terms and not necessarily in line with the workers' legal entitlements. When asked: “Does your current employee or previous employees enjoy maternity leave or any other leave?”, a domestic employer in Tanzania said:

They are entitled to leave but not maternity leave. ... Once she becomes pregnant that is her ticket off, because I will not be able to handle her. She is at my home to help me take care of my child, now when you are in such a situation, things become difficult and challenging, hence I am not ready to stay with her when she is in such a situation [pregnancy] (Domestic employer, Tanzania).

In the same vein, as experienced by an employee:

[I have] maternity leave in “quotation marks”. Why do I say in quotation marks? Because they only gave me leave for breastfeeding for just a month and they paid me neither during breastfeeding nor after giving birth. They said they could not pay me because they had to pay the person who would replace me when I was not able to work there [when on maternity leave]. So, I spent those two to three months without pay. As I still did not know the benefits that social security offered, including maternity leave benefits, I did not claim the benefits. Maybe in the next pregnancy, I will demand them (laughs) (Agricultural worker, Mozambique).

The service context: Access to and quality of services

Limited in-depth knowledge of maternity protection and its benefits as well as of individual entitlements and rights contributes to low levels of access and the acceptance of substandard service. Substandard service levels can also be aggravated by complex and burdensome procedures that may discourage both employees and employers from registering with social protection schemes or for workers claiming the benefits that they qualify for (ILO, 2021b, p. 13). In Mozambique, for example, a commonly cited barrier to access to maternity benefits was the perceived poor service delivery by the NISS. It was stated that NISS staff often do not provide workers with complete information about the process of accessing benefits. This led, in most cases, to individual claims taking months to be awarded by officials at the NISS offices, with some workers never receiving their benefits. Similarly, many informal workers also felt that the overall

process was time-consuming and bureaucratic, in some cases taking more than three months for an applicant to receive their benefits.

Workers in Togo similarly described the process of applying for maternity protection benefits as arduous. Indeed, it was sometimes “close to impossible” to access benefits, such as paid maternity leave, due to the burden placed on the applicant to prove that they needed the entitlements. It emerged, for example, that in the case-by-case assessments of applications, workers are sometimes asked to provide evidence that, in the absence of paid leave, they will not survive financially during the maternity leave period. As one domestic worker saw it, “if a worker makes a request for leave, complications arise either because of the reason for the leave or the temperament of the employer”. It also emerged that some workers find it difficult to benefit from their maternity protection entitlements because their employers fail to follow the legislative requirement and register them with the National Social Security Fund (*Caisse nationale de sécurité sociale* – CNSS).

Interviews with employers, for their part, suggest that the majority are discouraged by the high administrative and other costs associated with employee declaration and registration. Others stated that, as informal-sector operators, it is often beyond their means to contribute sufficiently or regularly on behalf of their workers. As an agricultural employer in Tanzania explained:

As I told you before, agriculture is not very profitable, especially for us small farmers, the profit is very small because agricultural equipment is expensive, seeds and medicine are also expensive, everything is expensive, but you still have to invest in the farm. You have to hire the workers and they depend on these benefits from you. So, there are times when you really feel that you are in trouble financially and then you have to use your personal resources from somewhere else [to contribute to the Fund]. There are times when there are just no funds to contribute and, in such cases, you feel like stopping investing in the farm, but it is difficult because you have already invested your money thereby drilling holes, and setting up an irrigation system, you have installed solar and other things which you cannot just stop. Sometimes you want to reduce the number of workers in the field, but if you look at them, there is still a lot of work on the farm. So, it is a very big challenge (Agricultural employer, Tanzania).

All in all, the following extended statement by the ILO concerning the barriers to social protection for informal workers describes well the service context:

... micro and small enterprises with limited administrative capacities often struggle to comply with the requirements. ... Own-account workers do not benefit from the intermediary role played by employers and often struggle with time-consuming and complex administrative procedures. Particularly in rural areas, people may face

difficulties in accessing social protection schemes owing to the low density of administrative structures and services. Long distances to the next office and poor means of transport can inhibit access to the administrative structures to register or pay contributions or access to benefits or services, while opportunity costs in terms of the costs of transport and time spent may be prohibitively high. ... Such exclusion may result even when universal schemes are in place (ILO, 2021b, p. 13).

Conclusion

It is widely documented that the labour market in sub-Saharan Africa is highly informal, with women (who continue to carry the responsibility for social reproduction) comprising the greatest proportion of employees in the sector. This brings to the fore the need for urgent attention to the development and effective implementation of maternity protection in the sub-Saharan African informal sector, to ensure that women's and children's health and survival are not compromised during and after pregnancy. One way of doing so is to seek an understanding of the key factors that influence women's access to maternity protection. In addition to the potential of highlighting successes in extending coverage as well as identifying remaining gaps in access, the results from such a process can facilitate the development of strategic recommendations for designing and effectively implementing more gender-responsive social protection benefits in sub-Saharan Africa, as well as in other similar contexts. To achieve this, the article has drawn from the key findings of qualitative case studies conducted in the three sub-Saharan African countries of Mozambique, Tanzania and Togo. The findings reveal that the factors that facilitate access to maternity protection can be placed into three broad thematic categories: i) legislative and policy frameworks for maternity protection; ii) the knowledge context (level of awareness of, and knowledge about, maternity protection and its benefits); and iii) the service context (ease of access to, and quality of service).

Research evidence has demonstrated the effective role of maternity protection legislation and policies in enabling women to have better opportunities to participate in the workplace and in improving labour market outcomes for women (COSATU, 2012; Bose et al., 2020). Thus, the existence of explicit legislative and policy frameworks consistent with relevant ILO instruments is also commendable, as it demonstrates sub-Saharan African governments' recognition of the rights of informal-sector workers and the political will to provide them with requisite labour protection. The almost universal presence of explicit legislation prohibiting workplace discrimination on the basis of pregnancy is particularly notable. Similarly impressive is the almost universal presence of paid maternity leave across the subregions. However, in some countries the duration

of paid maternity leave is below the established international standards of at least 14 weeks. For example, in Mozambique the duration is only 8.6 weeks while in Tanzania it is 12 weeks. To this end, the expansion of maternity leave remains critical. This is necessary to ensure that established standards are adhered to and also because a wide body of research evidence has shown that extended paid maternity leave has wide-ranging benefits for women's employment, economic outcomes, earnings as well as psychosocial health and well-being. Additional social benefits of extended paid maternity leave include, among others, improved children's health and development, stable family functioning, and economic growth (Bose et al., 2020; Heymann et al., 2017; Heymann, Sprague and Raub, 2023).

In terms of cash maternity benefits, maternity leave should provide women on leave with a sufficient wage or wage replacement that can maintain her and her children when on leave. To this end, the ILO Maternity Protection Convention, 2000 (No. 183), provides that the cash benefit during maternity should not be less than two-thirds of the woman's previous or insured earnings. A positive aspect of maternity protection in Africa is the high wage replacement rate. In Mozambique, Togo, and Tanzania, the wage replacement rate is 100 per cent of the worker's wage. This is the case for the majority of countries in Africa, with only seven countries guaranteeing a wage replacement rate lower than 100 per cent.

The three countries reported in this article need multiple and varying channels of communication to promote the existence of maternity protection benefits; greater efforts are needed to improve awareness about, as well as knowledge concerning, maternity protection laws, their key tenets, and benefits. For instance, a major misconception among the majority of informal-sector workers is that maternity protection benefits are only for formal-sector workers. To the extent that accurate and accessible information is a catalyst for the effective implementation of the extension of social protection to the informal economy (ILO, 2021a), it is critical to ensure workers, employers, service providers, and the general public are provided with all necessary information in relation to the key tenets, benefits, and administrative procedures of maternity protection. In doing so, it should also be underscored that social security coverage is a fundamental human right that benefits not only workers but also employers and society at large (ILO, 2021a).

In terms of the service context, procedures that have to be followed to claim entitlements and benefits are largely seen by both informal-sector workers and employers as complicated and cumbersome. This is further aggravated by the apparent resentment or opposition by some service providers who are meant to assist those who seek access to services and benefits. There is a need to simplify application processes and procedures. This includes ensuring that all service providers understand and appreciate the relevance of the right to maternity

protection and the need to support informal-sector workers to access their benefits.

One way to simplify processes, improve communication and reach more women would be to link maternity benefits directly to interactions that already take place around pregnancy and birth. Instead of requiring additional steps for registration separately, registering for maternity benefits could be done simultaneously when women are assisted in delivery, visit prenatal or neonatal clinics or when registering births when children are born in hospitals.

In closing, maternity benefits contribute substantially to the health and well-being of women, children and their families. They are a key element in closing the gender gap in the labour force and ensuring the economic stability of women and their families. In developing economies, where women are significantly more likely to work informally, explicitly extending maternity benefits and protections to this workforce is crucial to achieving Sustainable Development Goals around poverty reduction (SDG 1), health and well-being (SDG 3), gender equality (SDG 5), decent work (SDG 8) and inequality (SDG 10). It is likewise essential that these policies be accompanied by efforts to raise awareness and improve the service context to allow as many women as possible to access the full benefit of these protections.

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Minding the gender gap in Viet Nam's old-age pensions: Actuarial insights on addressing women's discrimination in the design of social insurance schemes

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Abstract The article presents an analysis of the factors that shape gender gaps in old-age pension coverage and outcomes in Viet Nam. The authors argue that gender norms shape not only women's roles and constraints in society, but further influence policy discourse that impact women's access to employment and social security over their life course. Drawing on a mix of quantitative, qualitative and actuarial evidence from the International Labour Organization and other key actors working on women's employment and access to social security in Viet Nam, such as Viet Nam Women's Union, the article seeks to illustrate the confluence of demand and supply side factors that underly gender gaps in old-age pensions. A key finding from Viet Nam, relevant for many parts of the region and the world, is that women are discriminated against in social security systems by design. This is particularly stark in the legacy design of social insurance systems, that were once tailored to serve a predominantly male, formal workforce. Moreover, without introducing an explicit gender lens in the design of social insurance schemes, for example eligibility criteria and benefit calculations, any proposals for policy reform further risk

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exacerbating rather than mitigating existing gender gaps in social insurance schemes. The authors propose key recommendations for both Vietnamese policy makers and international actors to address such gender gaps and help achieve the government's commitments towards an inclusive social security system.

Keywords gender, old-age benefit, coverage, actuarial, child care, Viet Nam

Introduction

The quest for gender equality within social security systems remains a critical imperative globally, underscored by its profound implications for societal inclusivity and economic equality (Efange, 2023; Camilletti, 2021; Nieuwenhuis et al., 2019). In Viet Nam, as in many countries in the region of Asia and the Pacific, disparities persist within the framework of contributory social security, specifically social insurance (World Bank, 2023a; ESCAP, 2019). Such gender disparities impact whether and how men and women access and benefit from essential protections across the life course.

Viet Nam's Social Security System (VSS) comprises a mandatory social insurance scheme and a voluntary social insurance scheme. The mandatory scheme is directed to public- and private-sector workers employed with a contract of more than one month, as well as police and military personnel. It offers benefits for retirement, survivorship, sickness and maternity, work-related accidents and occupational diseases, and unemployment. According to the 2014 Social Insurance law, to qualify for a retirement pension, workers must have a minimum of 20 years of contributions.¹ Workers who fail to qualify for a pension receive a lump-sum payment instead.² Viet Nam's revised 2024 Social Insurance law, effective from 1 July 2025, includes amendments aimed at

1. A new version of the law was approved by the National Assembly in 2024, but it is not yet in effect. Consequently, this analysis is based on the parameters set out in the 2014 version.
2. Lump-sum payments withdrawn in the past five years are used in this article as a proxy for not qualifying for a full pension, as this is the only option for workers who do not meet the contribution requirements.

enhancing social insurance coverage and adequacy, among these is a new eligibility criterion of a minimum qualifying period of 15 years (*VSS News*, 2024).³

The article delves into the nuanced landscape of the VSS, examining its current structure and the differential impacts on gender equality. This article contributes to the ongoing discourse within Viet Nam on policy reform aimed at minimizing gender disparities (see, for example, Ramírez López and Arza, 2021).

In May 2018, the Government of Viet Nam⁴ promulgated Resolution No. 28–NQ/TW establishing the guiding objective for reforming the VSS: to expand the coverage of the population, particularly for workers in the informal economy (*VLLF*, 2018). Resolution No. 28–NQ/TW further provides specific objectives for the design of the VSS, such as amending the qualifying conditions leading to workers' entitlement to the contributory old-age pension (VSS, 2024).

In 2019, the International Labour Organization (ILO) Viet Nam Country Office carried out a quantitative analysis to support the Government of Viet Nam in strengthening the country's labour regulations and social protection system (ILO, 2019). The ILO provided further support to the Government of Viet Nam by partnering with the Viet Nam Women's Union (VWU) to produce a gender impact assessment of the proposed reforms (Ramírez López and Arza, 2021). The study analysed Viet Nam's old-age pension branch, to highlight existing challenges and further propose a comprehensive reform agenda designed to foster greater gender equality in social security outcomes. In 2024, Viet Nam prepared to revise its Social Insurance Law guided by strategic imperatives outlined in Resolution No. 28–NQ/TW. To this end the VWU presented the gender impact assessment to policy makers and relevant stakeholders, with an aim to fulfil the legal obligation to mainstream gender in legislation.⁵

The findings presented in this article have regional and global relevance, demonstrating the need for governments to implement more gender-responsive measures that enhance the social and economic well-being of all citizens, but also for development partners to consider the gender impact of their technical advice.

This article is structured as follows. In the next section, we briefly describe the methodology. This is followed by a discussion of the contextual factors driving gender inequalities in the labour market, which are subsequently reflected in unequal social security entitlements. We then present an in-depth analysis of the key factors that affect women's access to the social insurance system and the resultant inequalities in old-age pension outcomes. These are categorized as

3. The National Assembly passed the Law on Social Insurance (revised) at the 15th National Assembly's 7th session on 29 June 2024. This analysis is based on the parameters set out in the 2014 version.
4. Viet Nam is a unitary Marxist–Leninist one-party socialist republic.
5. The 2021 Viet Nam Law on Laws requires that all new revisions are accompanied by a series of impact assessments, including a gender impact assessment.

demand side factors (women's choices, constraints and decisions) and supply side factors (social insurance and pension design features). A summary is then offered of the policy implications and the approved pension reforms that are soon to be adopted in legislation by the Government of Viet Nam. Finally, the article concludes with the authors' insights on the wider implications and need for the gender-responsive design of contributory social security, particularly social insurance schemes, to equalize access and ultimately expand overall coverage of social protection in Viet Nam.

Methodology

This article draws on the quantitative analysis from 2019 and 2021 (ILO, 2019; Ramírez López and Arza, 2021), and collates updates on the policy outcomes of the activity, as well as its impact on the revision of the Social Insurance Law, approved in 2024. The article also sheds new light on the contextual factors that may be shaping women's constraints and barriers to participation in the social insurance system, based on qualitative interviews conducted with women workers by the VWU in 2020. Twenty-one interviews were conducted with women workers in four groups: a) women actively participating in mandatory or voluntary social insurance b) women who withdrew participation from the VSS – through the withdrawal of earnings as a lump sum – but who subsequently re-joined the system or switched to the voluntary social insurance scheme c) women who withdrew participation from the VSS system and never re-joined d) women who have never participated in the VSS system (Nguyen et al., 2020).

As such, this article aims to distil lessons on how modelling (the methodology and assumptions followed in benefit calculations) can provide insights into the gendered impacts of policy reforms. This is done, first, by uncovering assumptions using quantitative analysis and real-life examples about traditional approaches to addressing gender inequality in social security systems and their effects and, second, by helping to find the right combination of policy tools or reforms to address gender gaps without reinforcing gender stereotypes. Finally, the article showcases an important example of successful evidence-based policy influencing by the ILO and its partners, and the resultant legislative processes that are currently ongoing in Viet Nam.

Context: Gender inequalities shaping women's access to employment and earnings

Generally, gender-specific outcomes concerning retirement pensions depend on three key factors: i) the gender profile of labour markets (the participation rates of women and men), ii) the rules of the old-age pension system that determine

eligibility conditions and benefit calculations, and iii) the types of instruments that compensate for existing gender inequalities in the labour market and the distribution of unpaid care work (Arza, 2015). This section explores in detail the first two key factors.

A policy and evidence challenge for Viet Nam lies in the fact that many aspects of the factors driving gender inequalities in the labour market and access to social security are implicit. Social and gender norms, that dictate societal organization including the division of work, perpetuate specific gender roles and the gender segregation of paid work and unpaid care work. As will be discussed, deep-rooted social and gender norms not only shape individual women and men's employment trajectories, but also shapes national social policy design and implementation. This context can ultimately lead to a zero-sum game in extending social security coverage, unless concerted steps (which we address in a subsequent section) are taken to identify and actively address implicit gender norms and biases at the policy level.

Gender inequalities in the labour market and employment

Among the factors that shape individual entitlement to old-age pensions, women and men's employment experiences (their trajectories of participating in the labour market) are critical.

Hidden vulnerability: Types and conditions of women's labour force participation. Prior to the COVID-19 pandemic, in 2019, 70.9 per cent of Viet Nam's working-age women were in the labour force, with a gap of only 9 percentage points between the labour force participation rate of women and men.

The labour force participation rate alone offers an incomplete interpretation. Such high levels of women's participation in economic activity in absolute terms may be mistaken as an indicator of relatively limited gender inequalities in employment. In fact, while women participate in the labour market almost as much as men, they have less access to decent work with social protection guarantees. A gender-disaggregated analysis of status in employment from 2019 reveals that just over 43 per cent of employed women were employees compared to 51.4 per cent of employed men. Women are also more than twice as likely to be working in non-standard forms of employment (Barucci, Cole and Gammarano, 2021).

Unpaid (and invisible) work: Factors influencing women's lower labour force participation. Key life events such as childbirth and childcare are inextricably intertwined with women's experiences of employment. More research is required

on the specific reasons behind the exit factors driving women out of the labour market in Viet Nam, but there is sufficient evidence about women's care responsibilities influencing their employment trajectories (Barcucci, Cole and Gammarano, 2021; Chowdhury et al., 2018; World Bank, 2023b). The 2018 Labour Force Survey showed that 47.5 per cent of women who were not economically active had made this choice because of “personal or family related reasons” (ILOSTAT, 2018). In comparison, only 18.9 per cent of inactive men cited the same cause. The finding of the 2020 study by the VWU further highlighted that women on average spend 5 hours and 14 minutes per day on unpaid care compared to an average of 2 hours and 5 minutes for men (Nguyen et al., 2020).

Indeed, women are more likely than men to sacrifice their careers to optimize the family's well-being. In other words, to be more available to their families, women must be less available to their employers and clients (Goldin, 2023). As a result, even if women remain in some form of paid work, they tend to reduce their hours of work, or take jobs in sectors of the labour market that offer more flexibility – earning far less. In Viet Nam, as in most countries in the South East Asia region, a significant proportion of women are second earners in their households, with men the main breadwinners. Consequently, when there is an increase in a household's care needs – which often coincides with key life events – women are the first ones to drop out of paid work or reduce their paid working hours.

Care responsibilities directly influence the number of hours that women spend in paid work, the type of occupations they prefer, the available opportunities for promotion, and therefore the earnings they receive. In 2019, the weighted gender pay gap in Viet Nam was 13.7 per cent (Barcucci, Cole and Gammarano, 2021). The gap in earnings is present across all age groups, but widens around child-bearing age, and spikes in the 55–59 age cohort, around the mandatory retirement age for women (age 55) (Chowdhury et al., 2018). These patterns of patchy and interrupted paid work and care, entail lower access to social insurance and lower benefits for women.⁶

At the root cause of gender inequalities in the Vietnamese labour market are the gender roles that women and men are expected to play within their families and communities. While these gender roles are dictated by “tradition” or deep-rooted social norms, they have been kept alive in modern-day political economy; perpetuated by the country's legislation and policies.

6. Further, it must be noted that when women experience a reduction in earnings due to care responsibilities, in most cases they simultaneously experience a significant increase in the overall number of working hours (comprising employment and unpaid care) (UN Women and ILO, 2020).

Women's primary role in Vietnamese society are as unpaid care providers. This underpinning gender norm is reflected in the lower mandatory retirement age from employment for women than men, or the legal exclusion of female workers from certain jobs.⁷

The fact that women carry more of the double burden of unpaid and paid work than men is not only well known in Viet Nam, but also socially encouraged. According to a traditional Vietnamese saying: women should be “good at national tasks (i.e. work outside the household) and good at housework” (Barucci, Cole and Gammarano, 2021). Overwhelmingly, the authorities' default policy response to gender inequalities has been to acknowledge women's gender roles as an unchangeable fact, perpetuating a tendency to “protect” these structures for the sake of maintaining the traditional fabric of Vietnamese family and society.

Implications of gender gaps in the labour market on women's access to social security

Overview of existing gender biases and design features. Social and gender norms that manifest in the form of gender biases in employment and the labour market are also present in the social insurance system.

Typically, social insurance systems in the region, including Viet Nam, exhibit inherent gender biases due to their historical origins and initial design principles, which were shaped by societal norms and economic conditions centred on the male breadwinner model.

As discussed, the life course of women is different to that of men specifically due to their higher unpaid care workloads, leading to lower labour force participation, lower rates of formal employment and lower earnings. Such gendered differences have an impact on whether or not women are able to meet the qualifying conditions to become entitled to contributory social security, particularly old-age pensions. These are particularly important considerations for social insurance systems, as benefit entitlements depend partly on employment trajectories, contributions and earnings.

There are four main aspects in the life course of working-age women influencing their experience with social insurance systems in terms of entitlement and adequate benefits: a) labour force participation, b) earnings, c) career breaks due to care responsibilities, and d) retirement decisions.

7. The Labour Code, which came into effect on 1 January 2021, introduced a reduction in the retirement age gap, which will be gradually implemented. In addition, under the new Code, female workers will no longer be excluded by law from certain occupations considered as harmful for childbearing and parenting functions.

- **Labour force participation.** The type as well as duration of women's participation in the labour market significantly impact their eligibility for social insurance benefits and the accrual of benefit amounts. Old-age pension benefits require a minimum level of contributions or employment duration to qualify. Women who have had limited participation in the labour market and/or mainly in informal employment, are likely to find it challenging to meet the social insurance contribution requirements necessary to access social security benefits.

- **Earnings.** The prevailing gender wage gap and overall gender disparity in earnings translate into greater constraints for women in sacrificing a portion of their earnings towards regular social insurance contributions. When benefits such as pensions are calculated based on earnings history, lower earnings typically result in lower benefits upon retirement.

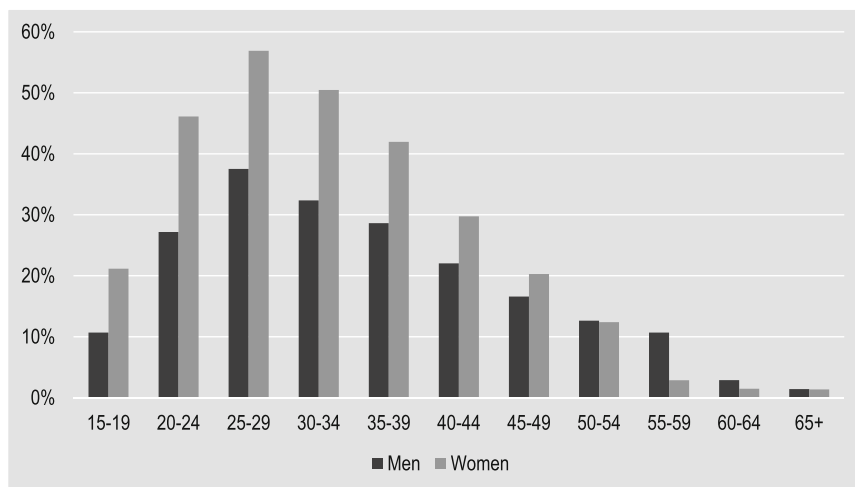
- **Career breaks due to care responsibilities.** Women are more likely than men to take career breaks or reduce their work hours to provide care – for children, elderly parents, or family members with disabilities. These caregiving responsibilities can lead to interruptions in women's employment trajectories, leading to lower social insurance contributions. The key determinant, however, is whether or not the social insurance system is able to recognize the essential and indispensable act of caregiving as work. Indeed, some countries count maternity leave periods as contributory periods. These include Estonia, France, Ireland and Jordan, among others (ILO, 2021). In Viet Nam, the Law on Marriage and Family provides guidance that “work related to sustaining the family, such as domestic chores, is regarded as productive work” (Nguyen et al., 2020).

- **Retirement decisions.** Women's decisions on when to retire are influenced by various factors, including their financial capacity, health status, and access to social security benefits. Due to longer life expectancies compared to men, women often need to rely on social security benefits, such as old-age pensions, for a longer duration. However, their lower lifetime earnings and potential career interruptions mean that women may retire with lower benefits or may delay retirement to increase their benefit amounts.

Together, these factors underscore the need for social insurance systems to be responsive to the gender-specific life course patterns of women and men. To achieve gender equality in social security outcomes, it is essential to design inclusive policies that address the unique challenges faced by women, particularly in carrying the double burden of paid work and unpaid care. When the design of social security systems does not consider these existing gender inequalities, when it is “gender-blind”, there is a risk of perpetuating social and gender norms, and thereby exacerbating gender inequalities.

The gender gap in Viet Nam's old-age pensions

Figure 1. Social insurance coverage of workers, by age and sex, Viet Nam, 2019 (% of the labour force)



Source: ILO estimations (Ramírez López and Arza, 2021) based on VSS data.

Analysis: Gender gaps and underlying biases in Viet Nam's social insurance system

In Viet Nam, effective social insurance coverage is low: approximately 31.3 per cent of women and 22.1 per cent of men in the labour force were covered in 2019 (Figure 1). Women have a higher rate of coverage due to their participation in manufacturing industries that have been targeted by campaigns to extend social security coverage. However, this masks the changing nature of women and men's participation in social insurance programmes over their working lives.

For both men and women in the labour force, the highest rate of coverage is for workers aged 25–29 (for this cohort, 56.9 per cent of women and 37.5 per cent of men in the labour force contribute). After age 40, the rates of coverage reduce considerably. For the cohort aged 45–49, 20.3 per cent of women and 16.6 per cent of men contribute. This singular pattern indicates that many workers enter the social insurance system early in their working lives, only to drop out mid-career (Ramírez López and Arza, 2021).

Snapshot of gender outcomes: Women's lower access to contributory old-age pensions

Ultimately, when it comes to accessing old-age pensions, women have a lower rate of coverage and lower benefits than men (Ramírez López and Arza, 2021).

Gender gap in coverage. Old-age pension coverage is low for both women and men. The gender gap in coverage is large: 16 per cent of women aged 65 or older receive a contributory old-age pension, compared to 27.3 per cent of men. The gap increases with advanced old age: only 6.9 per cent of women aged 80 or older receive a pension, compared to 25.9 per cent of men aged 80 or older.

Gender gap in benefits. There is an estimated gender gap of 19.8 per cent in the value of old-age benefits, with women receiving lesser benefit amounts. There has been a steady decrease in the gender gap in benefits amounts over the past decade. Yet, at the current rate of decrease, it will require significant time to bridge the gender gap under the current policy framework.

These gender outcomes in the coverage and benefits of Viet Nam's contributory old-age pension underscore the need for more pro-active policies to eventually minimize the gaps, by addressing the relationship between women's "limited agency" in opting to participate in the VSS (constraints on the demand side), and "structural discrimination" (constraints on supply side), in other words, the inherent gender biases (barriers) present in the design of the VSS. We move now to discuss these factors.

Demand side factors: Primary evidence on women's constraints in employment and participation in the VSS

To design an effective policy for the expansion of social security coverage, it is important to understand why workers, particularly women, have relatively high rates of VSS coverage at younger ages, only to later drop out of the system. Qualitative interviews conducted in 2020 by the VWU raise some of the key constraints (or disablers) faced by women, limiting their chances and their agency in sustaining continuous employment, or participation in either the mandatory or voluntary social insurance schemes that would enable them to qualify for old-age pensions. The interview responses further indicate some vital factors (or enablers) that incentivize women to remain or rejoin the VSS system after dropping out.

The enabling (or disabling) context determining women's choices and decisions to participate in the VSS system (with or without interruptions) can be summarized in three broad dimensions a) access b) financial capacity and c) appropriate knowledge (discussed in detail below). When the three dimensions of access, capacity and knowledge positively intersect they create the opportunities for women to join, remain, or rejoin in the VSS system over their working-age life course. However, when either one of three dimensions turn into a constraint, women are unable to fully exercise their agency to participate in the VSS system. Only one interview highlighted the critical aspect of trust in the State as a reason for the respondent's interest to participate in the VSS system. This aspect of women's decision-making requires further systematic study.

Access as well as financial capacity to participate in social insurance schemes

- **Fluctuations in women's employment trajectories.** The interviews conducted with women of various ages highlight the volatile nature of their employment histories and access to social insurance, as well the arising economic vulnerabilities. The interview responses indicate that a woman's employment trajectory in Viet Nam may involve multiple types of employment: 1) full-time or part time; 2) permanent; 3) contract employee; or 4) dependent contractors, as well as activity across formal and informal economic sectors.

A common characteristic across all four groups of respondents that have participated in the VSS is the movement in and out of formal employment in search of decent wages and working conditions (benefits, relationship with supervisors, workloads, flexibility in working hours to accommodate childcare responsibilities). Most significantly, the change in access to social insurance occurs during periods when women stop full-time paid work or leave the labour force altogether because of caregiving responsibilities.

The majority of respondents in unskilled labour have had experience of informal employment⁸ in sectors with high levels of women's participation: food processing, textiles and garments, women's accessories, cleaning services and domestic work. Respondents reported working either in factories run by foreign private companies or in smaller service enterprises that are local, with very few being linked to the social insurance system through their employer. Interviews

8. The ILO defines "informal employment" as "working arrangements that are in practice or by law not subject to national labour legislation, income taxation, or entitlement to social protection or other employment guarantees". As the ILO highlights, informality can exist even in the "formal" sector". Anyone without social protection coverage or employment benefits, or those who fall short of full legal status – such as casual, temporary, and seasonal workers – are classified as informal workers even when they are in the "formal" sector (ILO, 2023).

further highlighted that informal employment may also occur in lower-level government or public-sector jobs (at the ward or commune level).⁹

“In the locality, there are inadequacies, [for example] there are cases where employees are transferred to [other] jobs continuously, but there are [certain] designations that are not allowed to pay social insurance contributions. [Such government employees] cannot ensure continuous social insurance payments, which are interrupted [due to frequent job transfers]” (Woman, aged 41, who has worked in multiple government offices at the ward level).

• **Lack of support for women's caregiving responsibilities.** According to respondents that temporarily or permanently left the VSS system, there is a “lack of support” in their personal and professional environments in managing additional caregiving activities (childcare or elder care). These are key factors that interact to push them out of employment and diminish their earnings even as they experience an increase in expenditures after, for example, childbirth. During such periods, women's contribution capacities are vastly diminished.

“The period when I have to take a break is always stressful, it's not simple, it affects me heavily” (Woman, aged 38, who dropped out and later rejoined the VSS).

The impact of childbirth on women's employment trajectories, the so-called “child penalty”, is measured as the fall in women's employment compared to men's employment after childbirth. According to the *Child Penalty Atlas*,¹⁰ Viet Nam's child penalty in employment is only 1 per cent, masking the volatile nature of women's employment and the lack of access to social security. Respondents confirm that even when women decide to take longer “breaks”, they are in fact engaged in some form of income-generating activity, being self-employed or working as dependent contractors. Those with the latter employment status may not access voluntary social insurance.

At home, women are more likely to remain with the children when the husband is not able to take leave for childcare reasons, and when there is no extended family to support the new parents. Women's views on husbands' support are mixed and the underpinning factors require further study: some mentioned having supportive husbands, who were able to temporarily assume a larger share of childcare when women tried to return to work after the first couple of years following childbirth. Others stated how their husbands would not allow them to go back to work. Two respondents highlighted that their husbands worked as security guards and

9. The Socialist Republic of Viet Nam is divided into three main administrative zones, from national to village level: provincial, districts, and communes/wards. Communes and wards represent the lower tier of administration, including peri-urban townships and rural areas.

10. See *Child Penalty Atlas: Child penalty in employment*.

were not allowed to take leave under any circumstances. The observation of a younger respondent without children poignantly summarizes the norm:

“I don't have children at home, but I see that in other families, women do more housework than men (mothers often bathe their children, feed them or take them to school), because it is easier for mothers. After having children, women don't spend much time at work. It's better if their husbands share the housework. When families arrange work to help each other, women have the opportunity to work to earn money” (Woman, aged 33, who dropped out of the VSS).

A few respondents also pointed out the lack of choice on whether to return to work, given that there is no option of resorting to affordable childcare or because of a lack of trust in leaving their children to others. Without financial stability and childcare support, women face a double-edged challenge after childbirth.

“Having children affects my work a lot, there is no family support, one of us has to sacrifice. Women sacrifice the most, suffer the most. To send my children into boarding (childcare centre) all day, I must have a good salary. So, I would rather take a break to prepare rice and water for my children. While working, taking care of children is difficult, difficult for women” (Woman, aged 60, who dropped out and later rejoined the VSS).

• **Gender discrimination in employment.** In Viet Nam, there are multiple forms of discrimination experienced in the labour market. Apart from receiving lower wages than men, women experience age discrimination in employment (Nguyen et al., 2020). Numerous women shared their personal struggles, or discussed the challenges faced by women in general, in finding employment in the private as well the public sector after age 35, which is typically when they may seek re-employment after a period giving birth and caring for their young children.

“Women over 35 years old face many difficulties in finding a job, due to their small children, working for many companies. Their children are sick all the time, taking their children to the hospital, taking leave to take care of their children, deciding to take time off work to take care of their children” (Woman, aged 31, who has never participated in the VSS).

If in work, respondents cited key reasons compelling them to eventually leave, such as the absence of maternity leave and/or benefits, discrimination after childbirth, employers' inflexibility and lack of support in reducing workloads or offering flexible working hours. One respondent who shared her experience of working in a foreign private company tried to temporarily hide from her employer the fact that she had recently given birth. She even worked

overtime, while her husband assumed greater responsibility in looking after the child:

“The company didn’t know I had a child, [because] I didn’t say so. I also didn’t know if they would accept [me as an employee if I disclosed] I have a child. They didn’t ask about it. If I work overtime for a while, [but then] I have a small child and I keep asking for a lot of leave, I know that they won’t accept me anymore” (Woman, aged 37, active in the VSS at the time of the interview).

Another respondent reported the open discrimination she faced from her employer after childbirth, forcing her to leave:

“I went back to work and saw that my work was a lot. But the new scoundrels [referring to some new employees] got a [higher] salary, while I kept being told that because I was pregnant, I couldn’t get a raise. [I was told] that what I took was a vacation [to have a child]. I remember that year around 2007 [I quit my job after this incident and] I took a break” (Woman, aged 45, who has never participated in the VSS).

In cases where respondents had access to social insurance through their employer, they commonly reported having to withdraw lump-sum amounts, taken from their contributions, when they decided to leave a job.¹¹ One respondent, working in the ward-level Communist Party Committee reported that the office accountant withdrew a lump sum for her in 2005, soon after she had given birth to her first child, without her knowledge.

Appropriate knowledge of options to join, remain or re-join the VSS

• ***Understanding and awareness of mandatory and voluntary social insurance mechanisms and benefits.*** Under the current VSS system, women’s access to voluntary insurance seems to be pivotal to their continued participation. Access to voluntary insurance enables women a) to join the VSS system when not working as formal employees in an enterprise; b) to continue paying

11. Apart from regular pensions, the Vietnamese system offers lump-sum benefits. A particularity of the system is that these lump sums are available after discontinuing social insurance contributions for one year. This is a hugely popular feature of the system and is particularly used by women in younger ages: in 2019, women took 57.6 per cent of all termination lump sums, and 69 per cent of these benefits were received by women younger than age 35. The Government of Viet Nam has identified this as a priority issue affecting the accumulation of contributory records, and has tried (unsuccessfully) to restrict access to it. The new 2024 Social Insurance Law introduces new measures to make lump-sum withdrawals less attractive to members (Ramírez López and Arza, 2021; VSS News, 2024).

contributions during employment breaks instead of withdrawing lump sums, if they can afford to do so; or c) to rejoin the system after withdrawing lump sums and having dropped out. Respondents that have never joined the VSS generally cited a lack of understanding of the benefits of contributing to the VSS and, more particularly, a lack of awareness of the voluntary social insurance scheme. The timing of the intersection between knowledge, capacity and access could be a critical factor in women's decisions to participate in the VSS system. Another respondent, aged 45 at the time of the interview, had been in informal employment all her working life and had only recently come to know about the voluntary social insurance scheme. She realized, however, that it was too late for her to join the VSS in order to satisfy the minimum qualifying period for benefit entitlement (i.e. the minimum 20-year contributory period necessary to qualify for a retirement pension). Another respondent who had a similar employment history further shared:

“The salary is low, so I didn't care about [participating] in social insurance [schemes]. If I had paid social insurance [contributions] for the past 13 years, it would have been better” (Woman, aged 45, who has never participated in the VSS).

Women who experienced interruptions to their contribution career accessed social insurance schemes only during certain periods of steady employment. Respondents that dropped out of the system altogether were also typically unaware, or unclear on the mechanisms, of voluntary social insurance, even when they knew of the mandatory social insurance scheme.

In contrast, respondents that have continued to participate, or who rejoined the system after dropping out, demonstrate an understanding and awareness of the mechanisms, eligibility criteria and benefits of contributing to the voluntary social insurance scheme. The interviews highlight potential factors that predispose some women to have better knowledge and awareness of old-age pension schemes than others. The socioeconomic backgrounds of women are significant, particularly the level of educational qualification as well as having completed some form of professional training (such as in the fields of accountancy, pharmacy or business management), the type of employment in which they are engaged, and whether they know of others (e.g. parents or neighbours) receiving an old-age pension in the localities where they reside. Such respondents typically displayed an understanding of the benefits of social insurance and were able to distinguish these from other types of insurance (the most commonly cited were health and life insurance).

- **Engagement in constituent activities.** Respondent's active engagement in trade union activities, such as the VWU, Youth Union or Labour Union – either as a

ward- or commune-level official or as a volunteer/member – appear to play an important role in keeping women informed and thus acts as an incentive to participate in the VSS. The VWU, for example, actively campaigns for women and community members to join the VSS voluntary insurance scheme. It should be noted however that financial capacity or barriers to access may still limit their agency in participation.

If I have a pension, I don't depend on my children anymore. However, in the neighbourhood, very few people understand that. In the neighbourhood, the Women's Union also invites members to listen to seminars when there are representatives of social insurance to talk. I listened very carefully (Women, aged 45, who dropped out of mandatory VSS and rejoined voluntarily).

Supply side factors: Review of design features embedding gender biases and barriers in the VSS

The policies within social insurance organizations can reflect biases that favour norms and assumptions about male employment patterns. Such structural discrimination can manifest in relation to three areas: a) eligibility criteria, b) benefit calculations, and c) administrative practices that inadvertently disadvantage women. This section focuses on the first two areas.

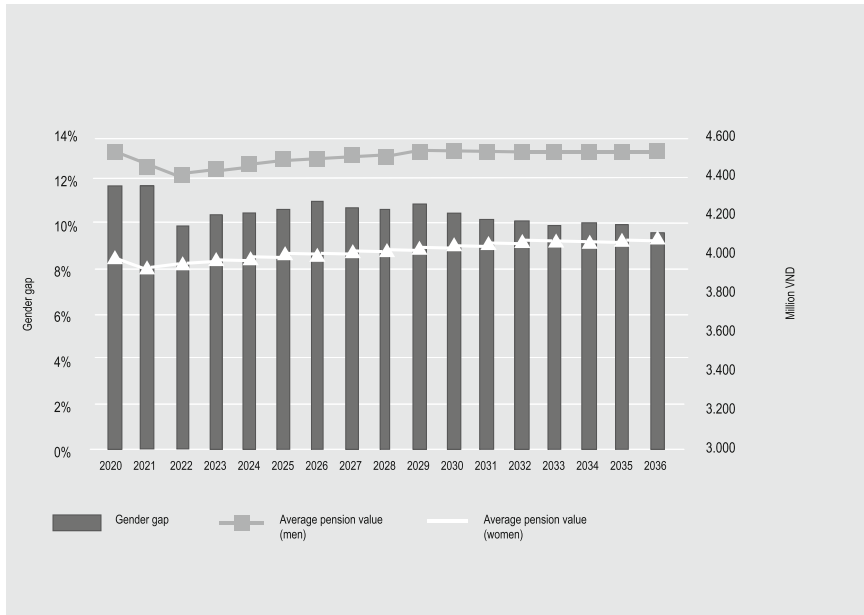
First, to obtain an old-age pension, insured workers must meet a set of eligibility conditions, including a minimum period of contributions (vesting period) and the legal age of retirement. There are gender dimensions to both of these requirements that create barriers to women's entitlement to old-age pensions.

Eligibility rules

Retirement ages. Prior to the reform of Viet Nam's 2019 Labour Code, the national retirement age was 55 years for women and 60 years for men. The new retirement age will be 60 years for women (by 2035), and 62 years for men (by 2028). Traditionally, lower retirement ages for women have been standard practice around the world, but socio-demographic changes have made countries increasingly reconsider this norm.

Prior to this change in Viet Nam, there was a robust public debate on the rationale behind the differential policy. On the one hand, arguments in favour of equalizing retirement ages noted that for pension system designs that consider contributory histories in the calculation of benefits, retiring earlier may imply lower replacement rates for women. On the other hand, arguments against equalizing retirement ages highlighted that increasing the retirement age for women – often at a faster pace than for men – puts the bulk of cost containment

Figure 2. Projected average pension value, by sex, Viet Nam, 2020–2036



Source: ILO estimations (Ramírez López and Arza, 2021) based on VSS data.

on the shoulders of women, who find it harder to continuously participate in the labour market. An ILO study further noted that women’s earlier retirement from the civil service prevents them from reaching the highest salary grades, leading to lower old-age pensions (ILO, 2019).

The ultimate question is how effective a delayed retirement age can be in improving pension outcomes for women. The ILO and VWU gender impact assessment (Ramírez Lopez and Arza, 2021) demonstrated that under the new regulations on retirement age included in the Viet Nam Labour Law 2019, the projected gender gap in the value of pensions would decrease from around 12 per cent to 10 per cent.¹²

This modest effect is mostly explained by the fact that a majority of women are leaving the VSS several years before they reach their normal retirement age (Figure 2), and thus these women are not captured in the estimation because they do not have a right to a pension. In other words, having a delayed retirement age does not automatically mean that women are in a position (or have the incentives)

12. The projection of contribution records is based on the career profile of insured workers in the private sector who retired with a pension in 2019. For more details on the methodology, see Figure 3.1 in Ramírez López and Arza (2021).

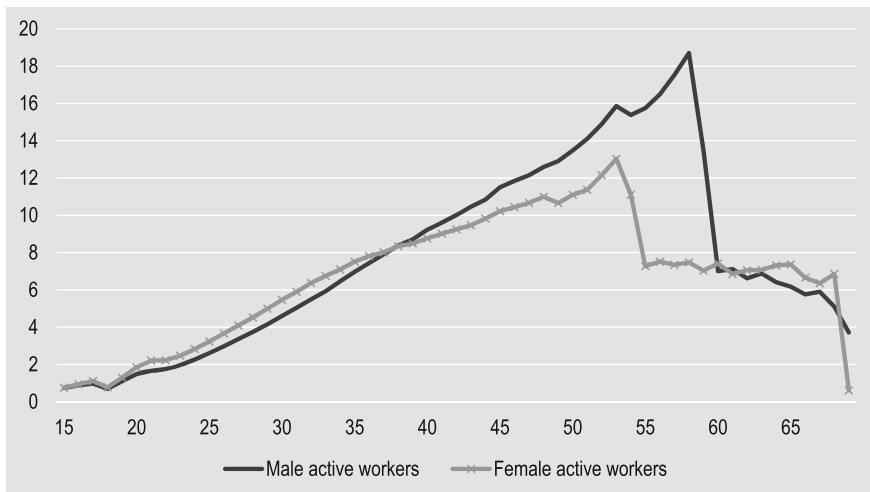
to extend their careers and contributory histories. The dynamics of pension credit accumulation are explored further in the next subsection.

Contribution requirements and vesting periods. In 2019, according to the 2014 Social Insurance Law, to qualify for an old-age pension, workers, both male and female, must have a minimum of 20 years of contributions. However, the difference in men and women's experiences in the labour market makes this requirement more or less achievable. This is visible when comparing the average length of contributory careers of men and women until retirement age. In 2019, in the private sector, female VSS members aged 40–53 had an average contributory history of between 9 and 13 years, and male members aged 41–58 had an average contributory history of between 10 and 19 years of contributions.¹³

As discussed, the uneven burden of responsibilities, and particularly the “child penalty”, is likely the main driver of this dynamic. However, more research is necessary to understand the specifics of women's choices and decision-making with regards to balancing paid and unpaid work, and how VSS short-term benefits, such as maternity, sickness, and unemployment insurance, are failing to protect their participation in formal employment.

Concerning the average length of contributory careers, the relatively shorter careers of women mean that, on average, men are much closer to meeting the

Figure 3. Past credits of active workers, private sector, age and sex, Viet Nam, 2019



Source: Ramírez López and Arza (Figure 2.5, 2021).

13. The age range for men is extended due to their later mandatory retirement age compared to women.

eligibility criteria of 20 years. The average woman would need a minimum of 7 additional years in her contributory history to meet eligibility requirements. This explains why men would be in a better position than women to take advantage of an increase in the retirement age to qualify for a pension, and thus why this policy will not be particularly helpful in improving the value of women's pensions in Viet Nam.

Contributory careers are generally short in the Vietnamese system. As visible in Figure 3, men and women in the private sector enter the VSS early and at equal rates. However, workers' VSS participation peaks at ages 25–29, with the rate of women's participation dropping more rapidly than that of men. The result is the existing gender gap in old-age pension coverage. In 2019, among those who received VSS old-age pensions, women retired from the private sector with, on average, 27.4 years of participation while men retired, on average, with 31.8 years.

In response to the challenge of short contributory careers, Resolution No. 28–NQ/TW proposed to gradually reduce the minimum qualifying period, in the first instance, from 20 years to 15 years, and eventually to 10 years. The first part of this proposal was included in the revision of the Social Insurance Law 2024, and thus will become effective on 1 July 2025.

Until then, members who do not reach the vesting period of 20 years when they attain retirement age are eligible to receive a lump-sum payment (Old-age grant). The ILO and VWU gender impact assessment was undertaken to estimate the number of workers that received lump sums in the five years prior to 2019 but who would have, in fact, qualified for a pension with lower vesting periods. At the time, the estimation was used for developing a proposal for pension reform, which is soon to be inscribed in law.

The results showed that among women aged 55 or older who received lump sums, 6 per cent of those women would have qualified for a pension with a vesting period of 15 years, and 27 per cent would have qualified for a pension with a vesting period of 10 years.¹⁴ Yet, because of their average longer contributory histories, the reform would have been even more beneficial to men older than age 60 who received lump sums. Among those who received a lump sum, 9 per cent and 30 per cent would have qualified for a pension under the shorter vesting periods of 15 years and 10 years, respectively. Accordingly, this would actually lead to a slight increase in the coverage gender gap.

Overall, as in the case of increased retirement ages, the upcoming reduction of the vesting period will impact only on a small percentage of workers – those

14. This refers to women in the private sector who have received some contribution credits but does not include all those women who failed to accrue any entitlements. The proportion of the effect is thus much smaller within the overall population of women without an old-age pension in Viet Nam.

whose contribution records are just short of meeting the new qualification requirements of 15 years.

There are a number of important lessons to draw from these results. First, reducing contributory requirements could help some workers who have some years of contributions, but not the required minimum, to obtain a VSS pension. However, this policy will not have a significant effect in expanding the overall coverage of the system and will need to be combined with other measures to make an impact on coverage and to ensure adequacy.

Second, it is important to remain aware of the effects of the policy on the gender gap, and to mitigate this impact through additional, better targeted, policies. Policy makers should consider implementing complementary measures to support women's labour force participation and contributory careers. Ex-post measures, by nature applicable at the end of a career, have limited potential in the case of Viet Nam. Placing wider attention across the entire contributory career, and not just on its end, is necessary to ensure that changes to eligibility rules benefit a more substantial portion of workers. This is a point we address in the next subsection.

Third, the aim of this policy was to increase the number of VSS members qualifying for an old-age pension. However, and although it was an inclusive policy at heart, because of a lack of gender mainstreaming, it could have the effect of worsening another inclusion indicator. This is an example of how gender-blind policies can exacerbate gender inequalities when existing disparities are not considered.

Benefit calculation

The calculation method for benefit entitlements is crucial to determine the level of protection that women and men may receive and the adequacy of their benefits. The calculation method may also determine the gender gaps in benefit amounts. In earnings-related social insurance systems, benefits are calculated as a percentage of past earnings, and in some cases such as that of Viet Nam, that percentage also depends on years of contributions. The Vietnamese system also has several redistributive elements in its pension system design, such as a minimum pension, short qualifying periods and progressive benefit formulas.

Using a critical gender lens, four key features of the benefit calculation rules in Viet Nam are:

The reference salary used in the calculation of benefit entitlements and indexation. Insurable earnings are very important for determining future old-age pension amounts and, consequently, so is the choice of indexation method. In

Viet Nam, for private-sector workers the reference wage is equal to the average insurable earnings of the entire insurance period, indexed in line with the consumer price index (CPI). Resolution No. 28–NQ/TW confirmed that there would be no changes to the reference salary and that the “indexing of old-age pensions [should be] relatively independent of the wage of working persons”.

On the one hand, the use of the full career average can benefit women because it mitigates the impact of interruptions in their careers due to caregiving responsibilities or part-time work. On the other hand, in a context of real wage growth, if women’s contributory records are concentrated in the early years of their careers (prior to being impacted by the child penalty), the indexation of past insurable earnings in line with the evolving CPI reduces the relative value of their contributions compared to current wages. Existing data indicates that for women working in the private sector, insurable earnings were lower than for men, by 10 per cent to 11.6 per cent between 2016 and 2019.

Moreover, since women tend to live longer than men on average, maintaining the real value of pension benefits over a longer retirement period becomes crucial. If CPI indexing does not fully reflect real wage growth, it could impact women’s ability to sustain their standard of living, which will be adversely impacted after they retire and throughout their retirement. In 2019, the ILO and the VWU estimated that for women who retire at age 55 and receive the average benefit the value of the pension was equal to 1.3 times the minimum wage (ILO 2019).¹⁵ However, the report warned that if benefits continued to be indexed only to inflation and if wages continued their growth trajectory, then the average benefit for women could drop to 39 per cent of the minimum wage by the end of their retirement period (29 years).¹⁶ Such a decline in the relative value of pension income could be avoided through wage indexation, and it would be less pronounced with combined wage-CPI indexation.

For men retiring at age 60, a similar scenario also generates a relative drop in benefits compared to the minimum wage, but the total loss men experience over the retirement period is smaller than that for women because the projected retirement period is shorter (20 years).¹⁷ While the absolute drop very much depends on assumptions on the relative evolution of wages and prices, this illustrates the point that by retiring earlier and having a higher life expectancy, women are particularly at risk of benefit erosion in the absence of adequate indexation (Ramírez López and Arza, 2021). The low retirement ages and longer life expectancies in Viet Nam exacerbate this effect.

15. This was an average minimum wage for four regions with their respective minimum wages.

16. Based on life expectancy at retirement ages as projected by the UN World Population prospects (80 years for men and 84 years for women) (UNDESA, 2024).

17. See footnote 16.

The replacement and pension formula. Resolution No. 28–NQ/TW has a stated aim of reducing accrual (or replacement) rates to sustainably ensure the long-term balance of the VSS pension fund. However, it did not specify the method to do so. In the current system, the replacement rate offered to persons with 20 years of contributions reaches 45 per cent for men and 55 per cent for women. Women accrue 3 per cent per year during their first 15 years of contributions, and 2 per cent thereafter, while men receive a flat-rate 2 per cent rate throughout their contributory careers. As a result, for the same number of years of contributions, women receive a higher replacement rate than men. Although not stated as such in the 2014 Social Insurance Law, the existing accrual rates constitute an implicit mechanism to address women's shorter paid employment trajectories in the old-age pension benefit calculation.

Although the policy of differential replacement rates was put in place with some consideration of promoting gender equality in the VSS system, through Resolution No. 28–NQ/TW, the Government of Viet Nam eventually acknowledged a need to reduce the cost of the system. The challenge was how to achieve this, while still promoting redistribution.

The proposals that emerged in the years after the publication of the Resolution were less generous than the status quo, both for men and women of all income levels. They focused on supporting workers with lower earnings by putting more weight on the lowest part of the salary. However, because there was no explicit gender equality objective, all alternative formulas also entailed equal accrual rates for men and women. This meant that, as per the reform scenarios considered through the period 2019–2021, the implementation of this reform would significantly increase the gender gap in old-age pension values, from 2 per cent to 13 per cent in the public sector, and from 12 per cent to more than 20 per cent in the private sector (Ramírez López and Arza, 2021).

Unless contributory careers or insurable earnings increase considerably, the act of reducing the accrual rates risks lessening the pension benefits of future generations of women, both in absolute terms and relative to their male peers. Even explicit compensatory policies, such as childcare credits for pension contributions, would not be sufficient to mitigate the effect of equalizing accrual rates in Viet Nam.

This is another instance where gender-blind policies are counterproductive to guaranteeing adequate social protection benefits for women. In a context where the adjustment of the accrual rates is necessary to sustainably ensure the long-term balance of the fund, the government should look for alternatives to the straightforward equalization of accrual rates. In response to public concern over the increase in retirement ages, the consequent removal of differential policies for men and women places a higher burden of cost saving on women than on men. The specific design of the revised formula must be realized within

a comprehensive actuarial analysis that incorporates all broader elements and goals of the system reform, amongst which a major priority should be to prevent an increase in gender gaps.

This is particularly the case if no complementary measures are implemented in parallel to help address and compensate for persistent gender inequalities in the labour market. While the social insurance system cannot be expected to correct all of these inequalities, it does hold great potential to promote a more equal sharing of care responsibilities through the design of short-term benefits, and the implementation of explicit compensation for labour market biases exacerbated by the nature of social insurance.

At the same time, while differential benefit calculation rules help compensate for pre-existing inequalities, compensatory measures must be carefully designed to avoid reproducing gender roles and the unequal distribution of unpaid care work between women and men. Such measures should, in particular, avoid providing financial incentives for women to remain outside of the labour force (which does not seem to be the case in Viet Nam, as every year of contributions counts). Further, compensatory measures should be combined with policies to promote co-responsibility in care duties, foster equal pay and reduce gender segregation in the labour market, to address the root causes of gender gaps in old-age pension entitlements.

The treatment given to periods of care or care-related leave. Given that women are more likely to take on caregiving responsibilities in Viet Nam, the way that these periods are handled within the social insurance system can have a profound impact on gender disparities in pension benefits. The Vietnamese system recognizes certain care periods, such as maternity leave, as periods of contribution. But as the child penalty rate for Viet Nam shows, the period of care goes well beyond the initial maternity leave, and in many cases is driving women out of the labour force, and thus from the VSS, for years. The continued gap between maternity leave and the availability of childcare, as well as the absence of a substantial paternity leave¹⁸ and other long-term care leaves, such as for the care of relatives with health problems, also means that all the periods that women dedicate to care, are not fully credited to their contributory histories. This inadequate recognition of care work leads to lower pension accumulation for those who take extended leave.

In addition to fully recognizing care periods in pension calculations, the continued gender gaps in pension outcomes in Viet Nam call for the

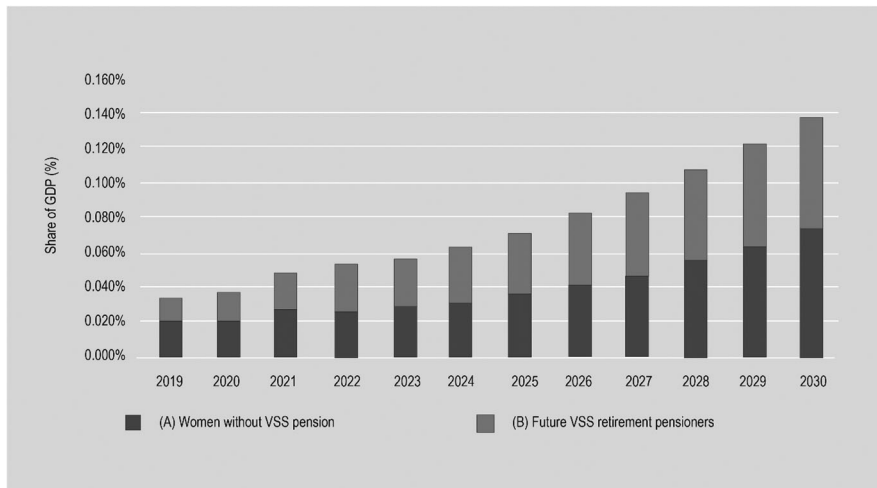
18. Under the current regulations, fathers are granted 5 days of leave immediately after the birth of the child.

implementation of compensatory measures. Such adjustments are necessary to prevent women from being unfairly disadvantaged in their pension entitlements.

Resolution No. 28–NQ/TW gave a clear mandate to revise the old-age pension calculation formula to ensure fairness among men and women and narrow the income gap among pensioners. Several social insurance systems in Europe and elsewhere have introduced contribution credits as an explicit instrument to compensate for the time allocated to unpaid care work, particularly related to raising children, which might compromise the entitlements that come only with paid work, such as earnings and contributory histories (Tinios, Bettio and Betti, 2013; Jankowski, 2011; OECD, 2015). As such, the policies are specifically targeted to maintain or enhance old-age pensions for parents. Credits for the care of relatives who are in poor health or elderly are less common.

In the Vietnamese system, maternity leave periods are considered for pension purposes. However, maternity leave periods are not the only time during which women care for others. Children in particular require intensive care for much longer than the 6 months of maternity leave, and often it is women who perform that task, making an extra effort to reconcile paid and unpaid work. New research on the child penalty quantifies that the impact of having children on female standard employment in urban areas such as Ho Chi Minh city is

Figure 4. *Estimated cost projections of pension credits for childcare for insured and uninsured women, Viet Nam, 2019–2030 (% of GDP)*



Note: The data presents Alternative 1 of Figure 3.4 of Ramírez López and Arza (2021), which shows the effect of 18 months of credit based on the social insurance reference salary for insured women and on the basic salary for uninsured women.

Source: Ramírez López and Arza (2021).

25 per cent, and shows just how many Vietnamese women – one in four to be specific – end up leaving their jobs to take care of their children after their maternity leave ceases (Kleven, Landais and Leite-Mariante, 2023).

The ILO and VWU report estimated the potential impacts of such a policy of pension credits for childcare in the Vietnamese context (Ramírez López and Arza, 2021). The estimations considered childcare credits with different levels of generosity in terms of the length of the period credited (6, 12 or 18 months per child) and the reference base for calculation (Figure 4). The results indicated that the most generous of these scenarios could virtually eliminate the gender gap in the value of private-sector pensions, by raising the value of women's benefits by 8.9 per cent.

The cost of a childcare credit policy depends on its specific goals and generosity, specifically on the length of the period covered and the reference base for the calculation. The socioeconomic context outlined above provides some indications that the retainment of young women in the social insurance system and improving gender equality in pension outcomes should be a policy priority. This suggests that an eventual childcare credit policy for Viet Nam should include high replacement rates for relatively shorter periods, along with incentives for equal sharing of family caregiving responsibilities between parents (Ramírez López, 2023).

In the scenario presented above – where each woman would receive 18 months of pension credits for each child she has given birth to (and is subsequently raising) – calculated at the existing accrual rate, the total cost of the scheme was estimated at 0.035 per cent of GDP in 2019 (Ramírez López and Arza, 2021). These estimations show that childcare credits can contribute to increase women's pensions in Viet Nam and be provided at reasonably low costs in GDP terms. However, a further question is whether the social security system should compensate women ex-post for having shouldered a disproportionate burden of care for raising children, or whether the social security system should promote a more equal distribution of care responsibilities among parents across the life cycle.

Childcare credits can be an effective way to cushion the shock of relatively short career breaks, especially for those with low earnings levels where such shocks may trigger other redistributive mechanisms into action, such as the minimum pension. In particular, childcare credits are a valuable tool where the scarcity of childcare services is an obstacle to mothers resuming paid employment and where the incidence of precarious employment is high. However, even where pension systems are able to absorb some of the shocks generated by different career and earning paths, they are not – regardless of how well-designed they may be – typically intended to address inequalities between men and women or parents and childless adults in the labour market. Actions to narrow labour market inequalities in the family and other social structures go far beyond pension

policies and involve greater coherence over the life cycle and across age groups. This logic must run through maternity, paternity and parental leave policies, unemployment schemes for younger and older workers, sickness and disability schemes, pension and survivors' schemes, and policies to stimulate flexible working conditions (OECD, 2015).

The application of minimum and maximum benefit thresholds. Minimum and maximum benefit thresholds are critical components in shaping the equity and adequacy of social insurance systems. In Viet Nam, these thresholds influence how benefits are distributed and can affect the gender pension gap.

The minimum pension is a central instrument in most social insurance systems to ensure that all pensioners receive a basic level of income regardless of their earnings history. In Viet Nam, the system includes a minimum pension to protect lower-income retirees. This is particularly important for women, who have lower lifetime earnings and more frequent career interruptions. Although there is no public data on the minimum pensions received by women specifically, it is likely that this redistributive policy is helping to reduce the pension gap.

Another common redistributive mechanism is the use of maximum pensions, which cap the amount of the pension pensioners may receive, and is usually based on a cap on the highest earnings or contributions used to calculate the pension. These thresholds are designed to ensure system sustainability and prevent excessively high payouts. In Viet Nam, the maximum retirement pension is set at 75 per cent of insurable earnings. However, when setting the maximum benefit as a replacement rate, rather than as an absolute value, this reproduces the differences in earnings distribution and its gender gaps above the minimum pension. An alternative is to set an absolute value, determined as a number of times the minimum pension, which is also regularly indexed. This allows for a more progressive redistribution.

Policy implications and reform measures

There are both demand and supply side factors driving gender biases and barriers in the VSS. These disparities observed in the Vietnamese context underscore the need for proactive policies to address gender biases and enhance women's access to and benefits from the social insurance system. The recent process of developing options to reform the social insurance policy parameters in Viet Nam has many lessons, for both national policy actors and the global social protection policy and technical community. These we outline below.

Vietnamese policy actors should consider addressing both demand side and supply side factors, shaping women's constraints in access to employment, earnings and social security. These are, in turn, intertwined with the insufficient childcare support for Vietnamese families.

Reforms of eligibility rules

Adjust the retirement age gradually. In the case of Viet Nam, the equalization of retirement ages does not have an automatic positive impact for most women. Given the current disparities in contribution histories and retirement age impacts, any change to retirement age should be implemented gradually, with provisions to protect those most disadvantaged by these changes.

Monitor and adjust policies regularly. The results of the gender impact assessment of the 2014 revision of the Social Insurance Law illustrate the importance of Viet Nam's legal requirement to carry out gender impact assessments of proposed revisions to legislation, and for ongoing monitoring and adjustment. The negative outcomes from abrupt policy changes, such as the increase in retirement age, emphasize the need for regular review and adjustment of policies to ensure they remain fair and effective over time. The VWU has an important role to play in this respect.

Expand contributory careers

Shift the focus from ex-post to ex-ante policies to lengthen contributory careers. The reforms of the retirement ages and the vesting period were expected to, among other things, lengthen contributory histories and thus expand the coverage of old-age pensions. The reality is, however, that they would only have a positive impact on a small percentage of workers who are just short of meeting qualification requirements. Rather than focusing on the final stages of the career, policy makers should consider ex-ante policies such as childcare credits, but more broadly focus on stabilizing women's participation in the labour market throughout their lives. The ultimate goals should be to bring about longer, fuller working lives based on individual preferences.

Introduce care credits. Implement credits for caregiving periods beyond maternity leave, specifically childcare credits which compensate the child penalty on employment. This includes recognizing extended periods of care for children, which would help to bridge the gaps in women's contributory histories and

improve pension outcomes. Credits should be available to both parents in order to avoid reinforcing existing gender norms.

Coordinate across social policies. According to former VSS members, their discontinued participation is due to a lack of support, in personal and professional environments, in managing caregiving responsibilities. The clear implication is that pension reforms alone are insufficient to address broader social inequities. Policies supporting family care, childcare, and flexible work arrangements are necessary to support women's continued participation in the workforce and reduce the negative impacts of pension reforms.

Facilitate participation in the general regime. Importantly, qualitative interviews showed that when women exit the formal economy, they nonetheless remain engaged in some form of income-generating activity, such as being self-employed or working as dependent contractors. These periods of economic activity represent a missed opportunity to accrue pension entitlements that the voluntary system has not been able to address. Viet Nam has a supportive legal framework to incorporate workers in self-employment and part-time work into the social security system. It is time to build on this foundation to ensure that administrative arrangements allow these workers to participate in the general scheme, and not only the voluntary scheme.

Benefit calculation adjustments

Revise indexation methods. Consider shifting from CPI-only indexing to a combined wage-CPI indexation to better reflect real wage growth and avoid the erosion of pension values over time, especially for women – who tend to live longer and retire earlier.

Review accrual rates. Differential accrual rates have been key to limit gender gaps in pension outcomes. Reforms should carefully balance the need for system sustainability with the goal of reducing gender gaps. Avoid across-the-board equalization of accrual rates without compensatory measures.

Promote labour market participation

Support continued employment. Implement measures to support women's continuous participation in the labour market, such as promoting a more equal distribution of unpaid work, improved childcare services and family-friendly

workplace policies. This should help to maintain longer contributory careers and mitigate gender disparities in pension entitlements.

Facilitate career breaks. Develop policies that allow for career breaks without penalizing pension entitlements, such as flexible working arrangements and paid family leave.

The global social protection policy and technical community should consider supporting governments in addressing gender biases embedded in the legacy design of social insurance and pension schemes, that continue to perpetuate gender gaps in old-age pension outcomes.

Assess gender-specific impacts

Evaluate policy impacts through a gender lens. The Vietnamese case highlights how changes to parameters in the pension system, such as the retirement age and contribution requirements, can disproportionately affect women. Women, who often have more fragmented work histories and lower lifetime earnings, experience the system and the reforms differently. Thus, when designing or reforming social protection systems, policy makers and their advisors should conduct thorough gender impact assessments to understand how policies affect men and women differently. Not exacerbating gender gaps in social security outcomes should be a minimum standard for all reforms.

Adopt flexible and inclusive policy approaches

Design flexible contributory requirements. Qualitative evidence from Viet Nam supports the notion that movement in and out of formal employment is common for women. However, the rigid contributory requirements have not sufficiently accommodated the varied career patterns of women, especially those who have had significant caregiving responsibilities. Flexible contribution rates and eligibility criteria can better accommodate varying life circumstances and work histories. This will benefit not just women, but all workers who are not in stable, standard work throughout their working lives.

Implement progressive redistributive mechanisms. The Vietnamese policy of providing differential accrual rates significantly offset gender disparities in the pension system. In global terms, Viet Nam's approach is an uncommon one, but it is deserving of consideration by countries seeking options to significantly improve women's pension outcomes. Just as should be done in the case of changes to the retirement age, if reforms must move towards the equalization of

accrual rates, this should be done in a gradual manner. Moreover, this should be done alongside other progressive redistributive mechanisms to ensure that women, who are more likely to have lower lifetime earnings and intermittent work histories, are not disadvantaged.

Conclusions

While parametric reforms can be a powerful tool to enhance retirement security and promote gender equality, their implementation requires foresight and comprehensive planning. By understanding the potential differential impacts on women and men, and adopting targeted interventions, policy makers can ensure that everyone benefits from the reform, leading to more equitable and sustainable pension systems. The design of social security systems must acknowledge the current complex realities they operate in and, in the search for improved outcomes, look beyond solutions based only on traditional instruments. Solutions should include options that offer the Vietnamese people greater choice in dividing their time between work and care in a flexible manner.

In a global context, where countries are constantly seeking new approaches to contain old-age pension costs while simultaneously expanding social insurance coverage to informal workers, parametric reforms similar to those in Viet Nam are being considered to improve existing systems. In particular, consideration is being given to measures such as the increase and equalization of retirement ages, the loosening of eligibility rules, flexible contribution rates and schedules, and increasingly redistributive formulas. Adapting contributory requirements to better reflect the patterns of real contributory careers is a first step in designing more responsive and relevant social insurance systems. However, to truly address the realities of individual workers, these efforts must account for the fact that the experiences of men and women are often very different. Without integrating a strong consideration of gender inequalities, such reforms may inadvertently exacerbate existing disparities rather than alleviate them.

As we edge towards 2030, the example of Viet Nam demonstrates the urgent need for governments to develop and implement timely policy reforms – based on evidence and using a critical lens – to minimize the gender inequalities in social security systems. Indeed, in a context of increasing employment vulnerability and ageing populations, it is now vital for countries to equitably expand social insurance coverage and close the gender gap in pension outcomes.

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The gender gap in Viet Nam's old-age pensions

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INTERNATIONAL
S O C I A L
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BOOKS

BOOK REVIEW

Staab, Silke; Williams, Loui; Tabbush, Costanza; Turquet, Laura. **World Survey on the Role of Women in Development 2024: Harnessing social protection for gender equality, resilience and transformation.** New York, NY, UN Women, 2024. 169 pp. ISBN 9789210032292.

Unfortunately, across the world, women and girls are underrepresented in the halls of power and overrepresented among those who are poor or who experience poverty at some point in their lives. As noted in the introduction to this report, in 2023, 2 billion women and girls and 1.8 billion men and boys had no access to social protection. Even in places where women and girls are protected, the protection is often inadequate and temporary. In the aftermath of the COVID-19 pandemic and the worldwide cost of living increases produced by the pandemic and other related issues, large numbers of women and gender minorities find themselves in poverty and totally or partially excluded from social protection. Thus, this report fills an important gap in the existing literature as it documents the crises that stalled the progress that had been made toward gender equality and poverty reduction in the years before the pandemic and analyses the policies that are required to protect women and girls.

The presence of multiple worldwide crises since 2019 is well known. It is also well known that women and girls have endured most of the current and previous crises because of existing inequities at home, inequities in the labour market, a lack of political representation, armed conflict, and exposure to gender violence. Additionally, massive changes in climate have uprooted traditional forms of livelihood, forcing women to migrate, often only to endanger even further their well-being. To reduce the impact of these inequities, it is important to establish or strengthen gender-oriented and gender inclusive policies as called by the United Nations Commission on the Status of Women.

The report effectively outlines the repeated crises and escalating inequities both within and between countries. It is interesting to note that the intersection of poverty and gender increases existing vulnerabilities. As a United Nations simulation has shown, “a 2 per cent average annual increase in income inequality in developing countries from 2022 to 2030 could increase the global poverty headcount by about 200 million people” (p. 22). The carefully collected data provided in the first chapter of the report points clearly to where the major deficiencies are, and the case of Bangladesh amply illustrates these needs. Especially salient is the data on poverty rates among single mothers aged 18 or older, which reaches almost 80 per cent in United Kingdom, about 70 per cent in Australia and Canada, and about 65 per cent in the United States and Ireland. It is also noteworthy that cash transfers cut those rates by over 50 per cent (p. 37).

Chapter 2 is devoted to “minding the gaps” in social protection and tells us that 47.6 per cent of people globally still lack any form of coverage. Many more women might receive some benefits, but they are either inadequate or ignore the large amount of unpaid work done at home. As noted, only 12 per cent of the post-COVID-19 measures adopted across the globe targeted women and only 7 per cent provided support for unpaid care demands.

There are a few important themes that emerge from the analysis. While these might be known to those working in this field, they may be unknown to many. First, is the dearth of maternity benefits – globally, only 36.4 per cent of women have access to some of these benefits, while only 5.9 per cent of women in sub-Saharan Africa receive any type of maternity benefit. Second, a lifetime of economic inequality leads to poverty in later years, with a larger percentage of older women not receiving a pension, or a much smaller pension than those received by their male counterparts and experiencing higher levels of poverty. Third, limited access to health care endangers the life of women and of those who depend on them. Health inequalities are not just a matter of financial barriers, but are closely determined by issues of race, age, disability, rural location and migrant status.

What needs to be done to remediate this situation is also clearly outlined in this report. Those policies should include extending social protection to informal and domestic workers, as well as some form of benefit to compensate for unpaid work around the home, maybe in the form of a conditional cash transfer. There is a need to have policies in place to deal with the likelihood of future health or economic crises and to compensate for the ever-increasing climate dislocations and their nefarious consequences for women and their families. The concluding chapters call for integrated and pre-emptive approaches that leave no one behind and see social protection not as a gift, but as a fundamental human right. To achieve these policies, countries should form a national coalition, or social pact, that in turn would allow for a fiscal deal capable of financing these new policies.

Identifying the needs of women and girls and outlining the policies that are required to improve their well-being are enormously important tasks, but developing a path to achieve these goals is a much harder task.

The essential question for this reviewer is how women, and especially poor women, can have enough influence on the political system to achieve the suggested policy goals. The lack of pro-women policies reflects women's lack of political power and the lack of interest of many male politicians to support policies that will not directly affect them but will certainly affect large groups within their countries and enhance the economic well-being of families, communities, and the country as a whole. By and large, in many democracies across the globe, the actions and decisions of those in the halls of power reflect the interest of their most vocal constituents and women have traditionally had a limited voice. Women's path to political success is undermined by their limited economic resources and limited time, as well as by legal systems that ignore women and girls. However, we know that when women achieve a seat at the legislative table, policies change and have a clear social component. The adoption of legislative or electoral quotas have opened a window through which a larger number of women can have, over time, greater impact on the policy process and generate policies beneficial to women. In the meantime, it is hard to see, especially in the developing world, which is where these policies are needed the most, the possibility of achieving the goals and policies outlined in the report.

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