

International Social Security Review

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Themed issue: Education and research for policy impact: The next frontier in social protection – The Michael Cichon Graduate Award

Guest editors: Zina Nimeh and Krzysztof Hagemeyer

- Social protection in fragile and conflict affected settings: The case of Sudan
- Universal social protection schemes in forced displacement settings: Evidence from Colombia
- Beyond charity: Under what conditions can zakat complement social protection floors?
- Gender responsiveness: Framing, programming, and the limits of transformative social protection in Ethiopia
- Beyond mortality: Reconceptualizing health outcomes in evaluating the impacts of foreign aid



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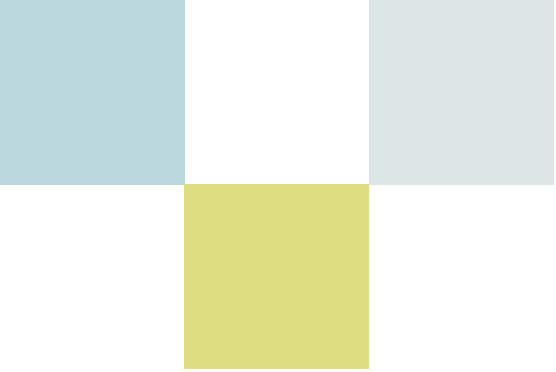
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Education and research for policy impact

This themed issue of the *International Social Security Review*, “Education and research for policy impact: The next frontier in social protection – The Michael Cichon Graduate Award”, brings together five articles developed from master’s theses submitted to the Michael Cichon Graduate Award for Outstanding Thesis.¹ The Award was established to support new generations of scholars and practitioners and encourage original thinking on current and future challenges in social protection, contributing to wider international dialogue in the field.

The title of this issue raises an important question: what is meant by “the next frontier”? To answer it, let us recall the earlier frontiers that the late Michael Cichon, former Chief of the then Social Security Department of the International Labour Office, helped to shape over the course of a distinguished career in social protection policy, financing, actuarial analysis, international standard setting, advisory practice, and education.

One such frontier was the development of the analytical foundations of social protection policy, and moving the discussion beyond rhetoric towards evidence, modelling, costing, quantitative and actuarial reasoning, as well as institutional analysis. Education and research, in this sense, were never ends in themselves. They were the necessary instruments for generating sound policy analysis and answering questions such as what is adequate, what is affordable and sustainable, what is feasible, and what is equitable. Behind all that there was a strong belief that sound social policy analysis depends on analytical clarity, robust methods, and a willingness to test political claims against facts.

A second frontier was the consolidation of a rights-based vision of social protection. Throughout his career, Michael Cichon was closely associated with efforts to demonstrate that social protection is not merely a discretionary social policy choice, but a matter of individual rights, human dignity, social justice, and public responsibility. This vision found concrete expression in the development and promotion of the social protection floors approach, in the adoption of the International Labour Organization’s Social Protection Floors Recommendation, 2012 (No. 202), and in the wider recognition of social protection in the United

1. The Award programme is an initiative of the United Nations University, Maastricht, The Netherlands. For more information, see the Award’s [web page](#).

Nations 2030 Agenda for Sustainable Development. These milestones gave stronger normative and political content to a long-standing principle: that guaranteeing at least a basic level of income security and access to essential services is not only affordable but a necessity.

A third frontier was educational. Alongside his work in international organizations, public policy, and civil society, Michael Cichon devoted considerable energy to teaching and mentoring. Reflecting a clear understanding that the future of social protection depends not only on institutions and legal frameworks, but also on people: analysts, policy makers, advisers, and scholars, as it is people who need to understand evidence, communicate it, and translate it into public action. Education, in this sense, was not separate from policy work, but rather a key cornerstone. This also came with advocating the importance of building domestic capacity for evidence-based research, policy analysis and policy making, so that countries are better able to generate, interpret, challenge and apply knowledge for themselves in ways that are institutionally and politically grounded. Such capacity is indispensable for sound, equitable, and sustainable social policy.

If these were the earlier frontiers, then what is the next one?

The next frontier lies in bridging the persistent gap between knowledge and governance. We know much more today about the design, financing, delivery, and effects of social protection systems than was the case as recently as even a decade ago. We have better data, stronger methods, and a richer comparative evidence base. Yet policy impact does not follow automatically from analytical quality. It depends on whether institutions are willing and able to use the evidence, whether policies are formulated on sound analysis, whether reforms are evaluated seriously, and whether governments and social actors are prepared to draw practical conclusions from that analysis.

In that sense, the next frontier lies partly beyond academia, though not beyond its responsibility. It concerns the extent to which education and research can shape public reasoning, administrative capability, legal reform, and political decision-making. It is about moving from policy analysis to policy uptake, from diagnosis to implementation, and from technical design to accountable governance.

However, a shared responsibility of academia and researchers is also to understand well the political economy of the policy-making process, the interests of the stakeholders, and the constraints that countries face in taking decisions which require expanding fiscal space. It is not sufficient to be objectively right when advising certain policies and solutions based on research; researchers and policy analysts should be also able to understand why their policy conclusions are not translated into actual reforms and that the reasons for this sometimes lie with them. There is a need for mutual understanding between policy analysts

and policy makers: they must listen to each other and draw conclusions – which is not always the case.

The articles in this themed issue speak directly to that challenge. They address themes that are central to the present and future of social protection, including resilience, fragility, gender, health, and questions of universality and inclusion.

This is already meaningful because it shows that younger scholars can offer valuable policy-oriented research findings. Such findings are not the monopoly of senior experts alone. It can come about precisely through education, when education is intellectually challenging, internationally oriented, methodically diverse, and focused on real-world issues. In all these regards, it is consistent with Michael Cichon's stance towards teaching and mentoring.

Indeed, the substantive content of this themed issue offers an important tangible contribution to policy-oriented research, but that is not all. It is also important in the symbolic sense. It goes beyond honouring the memory of Michael Cichon, by carrying on and building on the legacy he built in the field of rights-based social protection. It builds upon his life-long commitment to proving the feasibility of rights-based social protection, through enhancing the analytical underpinnings of policies, educating younger scholars who will continue his life's work, and ultimately emphasizing the fact that the success of social protection is defined by its effects on people's lives.

A notable void still exists, however, in education systems throughout the world. As many institutions educate their students on how to manage resources within a single enterprise, very few institutions prepare their alumni to manage the often much larger resources associated with systems of public administration whose design, funding, and administration require a special ability. And it is precisely this ability that is required for social policy design. There is obviously much yet to do. It should be remembered that poverty and marginalization are not predetermined, but rather a consequence of political decision-making, organizational failures, and structures of societal tolerance which can change. Social protection policies remain one of the best tools available to governments to combat poverty, foster resilience, and implement social rights practically. For this tool to become more efficient and produce more beneficial results, there is only one challenge left to surmount – to cross the border from theoretical understanding to the real-world impact of policies.

As a platform of the International Social Security Association (ISSA)² for the international comparison and dissemination of knowledge about social security organizations and related policy issues, the *International Social Security Review*

2. Pertinent to this themed issue, in 2023, the activities of the ISSA branched into education, in partnership with Sciences Po Bordeaux, France, by developing and launching the [Executive Master's in Public Performance Management and International Social Security](#).

EDITORIAL

has long been engaged in supporting education, research and knowledge sharing, while also helping to bridge academia and policy. This themed issue is offered in that spirit, at a time when social protection systems are facing mounting pressures from economic insecurity, demographic change, informality, conflict, climate-related shocks, and widening inequalities, making informed and comparative debate more necessary than ever.

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Guest editors

Introduction: Education and research for policy impact: The next frontier in social protection – The Michael Cichon Graduate Award

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Abstract In 2004, the book *Financing social protection* was published by the International Labour Office in collaboration with the International Social Security Association. The book showcased a pedagogical philosophy which underlined that learning and knowledge production are not sequential activities but simultaneous ones, and that young professionals are capable of contributing from the outset of their careers. This philosophy is the intellectual and institutional thread that connects the 2004 volume to the five articles selected from the finalists of *The Michael Cichon Graduate Award for Outstanding Thesis – 2025* that appear in this themed issue. Since 2004, investment in education and research has strengthened the ability to simulate, evaluate impacts, and analyse social protection institutions comparatively. But in practice, billions of people remain without adequate coverage. Institutional reach and coverage gaps continue. Innovative new ways of thinking about issues of policy and administration, along with innovative new thinkers, are needed. Grounded in rigorous research methods and solid policy analysis, the articles in this themed issue share a commitment to bridging analysis and implementation and are committed to rights-based approaches and to human dignity. However, the approach taken here is also pragmatic.

In this regard, the papers mirror the rigorous analysis and research that Michael Cichon's life work emphasized as necessary to help argue the case for and promote the development of rights-based social protection for all.

Keywords international, research, social protection, social security administration, social security financing

Introduction: A book and a policy field in formation

In 2004, the book *Financing social protection* was published by the International Labour Office (ILO) in collaboration with the International Social Security Association (ISSA).¹ The authors, Michael Cichon, Wolfgang Scholz, Arthur van de Meerendonk, Krzysztof Hagemeyer, Fabio Bertranou and Pierre Plamondon, all specialists in the social protection field, defined the volume as a “compromise between a textbook for quantitative analysts and a compendium of concepts for policy planners and decision-makers” (Cichon et al., 2004, p. vi). Its ambition, a “pioneering endeavour”, was simultaneously technical and educational: to equip a new generation of social protection professionals with the analytical tools they needed to design, operate, and govern financing systems that were effective, equitable, and fiscally sound.

The 2004 book stands out for three reasons. First, it was the culmination of a first phase in the development of emerging training and education in quantitative social policy analysis. This process had been elaborated in discussions between Michael Cichon, then Chief of the ILO Social Security Department, and Professor Chris de Neubourg at Maastricht University as early as 2000, with plans already underway to establish the Master's Programme in Social Protection Financing. Michael Cichon actively sought the means to co-finance and support the delivery of the programme during its first years, leading to the establishment of the joint ILO/Maastricht University initiative; which has since evolved into the Master's in Public Policy and Development, with social protection remaining one of its strongest and most established specializations. Second, the content of the 2004 book developed by the authors was informed by the experience of delivering the taught content of the master's course. Third, of particular interest,

1. The volume was the fifth in a “Quantitative methods in social protection” series. It was preceded by *Actuarial mathematics of social security pensions* (1999); *Modelling in health care finance: A compendium of quantitative techniques for health care financing* (1999); *Social budgeting* (2000); and *Actuarial practice in social security* (2002).

not least for the framing, content and aims of this themed issue of the *International Social Security Review*, the entire 2002–2003 class of the joint ILO/Maastricht University Masters programme in Social Protection Financing was brought in as co-authors, contributing model solutions and collaborating on the Exercise Annex. Twenty-one students, from Barbados to Bulgaria, from China to Zimbabwe, working alongside senior ILO staff and international actuaries, co-producing a technical volume that would shape how the next generation understood the financing of social rights. The book showcased a pedagogical philosophy which underlined that learning and knowledge production are not sequential activities but simultaneous ones, and that younger professionals are capable of contributing to the field from the very beginning of their careers.

This philosophy is the intellectual and institutional thread that connects the 2004 volume to The Michael Cichon Graduate Award for Outstanding Thesis – 2025, and to the five articles selected from the finalists that appear in this themed issue. However, to understand what has changed since 2004, and what remains unresolved, it is worth pausing on what the world of social protection looked like when *Financing social protection* was written, and what it looks like now.

In 2004, social protection was still largely a technical and actuarial discipline with the emphasis placed on technical matters such as contribution levels, reserve fund management, the financial viability of pension funds, and the financial management of social insurance programmes. The framework for sophisticated analysis, entailing actuarial valuations, demographic projections, and social budgeting, was firmly grounded in the formal employment relationship. Workers and employers paid into the system, actuaries made their calculations, and the State stood behind the system. The task was to create sustainable institutions that would extend coverage progressively.

In many national settings, progress on this last point was and remains stubbornly slow. Moreover, when the global financial crisis hit in 2008, it became clear how vulnerable contributory schemes were in countries where employment in the formal economy was weakly rooted or declining. The ILO's Recommendation on Social Protection Floors in 2012 (No. 202) gave social protection a new direction. While remaining anchored on a rights-based approach, henceforth the consolidated emphasis would be placed on social protection guarantees across the life course, including contributory and non-contributory social protection, for everyone, employed or not. Universal social protection became a goal of sustainable development in the United Nations 2030 Sustainable Development Goals Agenda. Multilateral development organizations and national governments increased their commitments in social protection policy and finance.

Yet this transformation has produced its own paradox: knowledge production has moved far ahead of practice. There is a deeper understanding now of how

social protection may be designed – regarding, for example, targeting and the take-up of benefits, financing mechanisms, integrating gender-response measures, linking with health and education policies, or adapting to the needs of workers in the informal economy – situating social protection in larger development finance frameworks. The ability to simulate, to evaluate impacts, and to analyse institutions comparatively has all become highly developed. But in practice, billions of people remain without adequate coverage. Institutional reach and coverage gaps continue. The process of translating research into practice remains no easier than it was when Cichon and his colleagues wrote their book, and in some ways even harder, because the ambition and related public expectations have grown so much faster than the institutional capacity to deliver it.

This is the paradox that animates this themed issue. What follows is not an exploration of those contexts in which social protection programmes have been developed, ideally to become more adequately funded and rendered more effective. What follows is a discussion of the more complex situation that faces the majority of the world's people: of national social protection systems operating in challenging macroeconomic and social conditions, where often nascent institutions are confronted by a pressing need to improve their operational effectiveness. It is in such contexts that innovative new ways of thinking about the issues involved, along with innovative new thinkers, are needed most.

From financing systems to governance realities: New areas of examination

The volume, *Financing social protection*, was built around a specific question: how do you design a social protection system that is technically sound, financially sustainable, and equitable over time? The answers entailed precision, and the careful management of assumptions, and with the right data and model were “in principle” answerable.

The questions that define social protection scholarship today are of a different character. They are not primarily technical but institutional and political. The questions that deal with the challenges involved in implementation require developing frameworks capable of adapting themselves to the current realities of institutional plurality and contextual specificity, and avoiding “one-size-fits-all” solutions. But as social protection studies have broadened their scope to encompass cash transfers, social registries, and humanitarian interventions, they have in some ways moved further away from studying the technical underpinnings of social protection, particularly pensions. This trend is worth noting, as contributory pension programmes continue to be the main means for formal workers in most countries to translate their lifetime earnings into old-age

security. In contexts where social security coverage remains low, the innovative design decisions made today for tailored contribution rates and administrative practices to remove disincentives to coverage extension, or concerning benefit formulae and financial governance to better ensure financial sustainability, should positively shape the life chances of the generations to come. These are precisely the settings where actuarial and financial expertise matters most and remain urgently needed. While the issue of the relative marginalization of pension analysis in contemporary social protection scholarship is beyond the scope of the articles included in this themed issue, it is a sign that the field's focus of attention has moved faster than its institutional knowledge.

This evolving imbalance can be further understood by examining five distinct yet related contexts that are driving the contemporary social protection environment.

The first context concerns States that are fragile, conflict-affected, or characterized by severe institutional fragmentation. In such cases, where the capacity of the State to deliver even minimum services is jeopardized, the provision of social protection under such circumstances ceases to be a problem of mere design but becomes a question of what rights-based approaches imply in situations where the State is failing.

The second context pertains to nations that host and offer protection to a substantial number of displaced persons, including international refugees and internally displaced persons, while their citizenry is without comprehensive social protection benefits and services. Such nations are confronted with the dilemma of having to respond to an emergency, which may be protracted, while simultaneously building a social protection system to accompany long-term development. It is not only about integrating displaced populations within national social protection policies, but about doing so in ways that do not provoke political opposition or which compromise the often equally pressing social protection needs of the host nation's citizens.

The third context involves societies where significant gender inequality persists, even when gender-sensitive policies to promote gender equality exist. In this context, the difference between policy intentions and actual gendered experiences directly influences who ultimately receives social protection, whether this is adequate, and the resulting consequences. In such environments, gender discrimination becomes an active factor mediating the distribution of social protection in multiple ways and reproducing inequality.

The fourth context is informality. Globally, the majority of informal work is found in developing economies, where a significant portion of the workforce is not formally employed and therefore does not contribute to social insurance systems based on payroll taxes. Although non-contributory schemes can address the issue for certain contingencies, provided there is adequate fiscal space, this is

not straightforward. Social protection schemes can be extended to informal workers following strategies that have been used in formal economies. This approach relies on long-term employer-employee ties, steady income, and enforceable payrolls, elements which are not typically characteristic of informal work. For social protection programmes to address the needs of informal workers, operational adaptations must be applied, including flexible contribution arrangements, and credible administrative systems that are tailored to workers with irregular incomes and weak institutional ties.

The fifth contextual element is where responsibility lies for the planning, governance, financing, and the ownership of social protection systems, and what implications follow from this concerning their sustainability and credibility. Social protection systems in developing countries have largely been influenced by international priorities, foreign technical expertise, and programmatic architecture crafted abroad. The practical result is sometimes of systems whose operations are characterized by high levels of analytical sophistication combined with a low level of domestic ownership. This may result in systems that perform well when externally supported but whose performance deteriorates when support recedes.

The content

The five articles of this themed issue are situated, one way or another, in the aforementioned contexts.

The first article, by Brady and Nimeh, examines the scope of social protection systems in contexts of fragile and conflict affected settings. Through their analysis of Sudan, the authors utilize the 2022 Sudan Labor Market Panel Survey to determine if Sudan's primary state-led programmes (Zakat Programme, National Health Insurance Fund, and National Poverty and Social Insurance Fund) were successful in meeting their coverage and adequacy goals during the time leading up to the 2023 conflict. The article analyses three main aspects in social protection programmes, namely coverage, coordination of eligibility criteria, and adequacy of benefits. According to the results, the system exhibits very strong institutional fragmentation and a lack of coverage among different segments of the population. Rather than viewing this as a failure of the social policy programme, however, the article looks at the issue through the prism of institutional limitations due to limited funding, poor administration, and pre-existing disparities within the country that existed even before the breakdown of the government. The article provides a baseline information record about the functioning of Sudan's social protection system prior to the civil war.

In the second article, Guzmán Gutiérrez examines whether universal social protection can work in fiscally constrained settings with large informal

economies and significant displaced populations. The context is Colombia, which is home to 7 million internally displaced persons as a result of decades of conflict as well as being host to 2.81 million Venezuelan refugees and migrants. Using tax-benefit microsimulation combined with qualitative expert interviews, the article models three policy scenarios: i) large unconditional basic income-like transfers, ii) targeted cash transfers, and iii) budget-neutral reforms that redistribute existing resources to expand coverage.

The findings underline a policy trilemma: adequacy, affordability, and political feasibility cannot be simultaneously maximized. High transfer rates can significantly decrease poverty, but they are financially unsustainable. Any budget-neutral reform aimed at increasing the share of people receiving benefits will hurt the most vulnerable, and this distributional tension cannot be escaped through clever programme design. The article's qualitative analysis points toward a gradualist targeted universalism approach as the most viable strategy in fiscally constrained contexts, illustrating why social protection in settings such as Colombia is increasingly a question of navigating unavoidable trade-offs rather than discovering win-win scenarios. The Colombian case also illustrates the structural challenge that informality poses: namely, when the majority of workers cannot contribute to social insurance, the architecture of social protection must be reconfigured from the ground up.

The third article reframes an institutional reality found in Muslim-majority countries but the study of which remains marginal in secular social protection scholarship: the role of *zakat*, the Islamic obligatory almsgiving, that functions as a mechanism for wealth redistribution. Rather than treating *zakat* as either charity to be formalized or as a substitute for state protection, Elhag addresses this by asking under what conditions *zakat* can meaningfully complement national social protection floors?

Drawing on a qualitative comparative case study of Jordan and Pakistan, the analysis shows that, when considered as assistance to the poor and vulnerable, the effectiveness of *zakat* is contingent on governance capacity, transparency, and coordination mechanisms. Most importantly, *zakat* is rooted in the principles of charity and religious duty, and cannot substitute for state social protection, which must operate under a system of rights, entitlements, and public accountability. Where *zakat* has a role to play is in supplementing rights-based systems by providing funding and delivery channels under appropriate institutional arrangements. This study brings together faith-based and secular social policy scholarship by acknowledging that institutional pluralism should not be seen as a problem but rather as a reality of many social protection systems in which policies operate and innovate.

The fourth article focuses on the connection between policy design and normative framing. In her research, Grootenhuis looks at the social protection

system in Ethiopia from a gender perspective, examining not only the presence of gender-responsive attributes but at how gender is framed in the context of the social protection regime. She combines programmatic technicalities with framing analysis, and the findings are telling. While Ethiopia's system exhibits meaningful gender-responsive features such as maternity benefits, women's targeting, and life-cycle provisions, the underlying normative framing continues to institutionalize traditional gender roles. Women are primarily seen as caregivers and not independently entitled to rights. The objectives of economic empowerment are continually redefined not as an end in themselves but as a means of ensuring adequate nutrition for children and overall household well-being. The disconnect between programming and framing results in the fiscal vulnerability of enacted gender clauses and constrains the transformational capacity of the process.

The fifth article broadens the scope and tackles one of the central concerns that underlie the field: What are the real contributions made by foreign aid (alternatively known as overseas development assistance – ODA)? Specifically, this is asked with regard to the health of populations. In answering this question, Olowookere challenges the common approach of relying on simple indices such as mortality, morbidity, life expectancy, etc., in assessing the efficiency of aid. Rather, the research relies on a broader conceptualization of health, including six different health dimensions based on the United Nations Sustainable Development Goals (SDGs). Using 22 years of data from 131 developing economies and using dynamic fixed-effects cross-lagged panel models, the paper examines the differential impact of foreign aid on these factors. The results reveal important nuances. First, ODA is an effective tool in reducing reproductive deaths, disease impact, and environment-related deaths. Paradoxically, however, ODA negatively affects the capacity of health systems and their responsiveness, indicating that the provision of ODA helps solve immediate issues without fostering the required resilience for long-term development and ownership. These findings are directly relevant for thinking about the design of development finance initiatives and their evaluation and that assessing the effectiveness of policies requires going beyond outcomes. The article questions the relationship between external financing and domestic institutional capacity, one that applies well beyond the health sector, reaching into the architecture of development aid for social protection more broadly.

Common insights: What these five articles tell us

First, the articles highlight a common tension between design and implementation, and between aspiration and institutional capacity. Of equal note is the discrepancy between eligibility and effective coverage, of gender policy being less important even when it is proclaimed to be the priority, and of social protection measures

that are provided reactively and which do not address structural inequalities. All these issues are viewed not as weaknesses of the programmes but rather as characteristics of the institutional context they are operating within.

Second, informality can be viewed as a structuring feature rather than an obstacle. This is shown in the case of Colombia, but it is true for all five papers. Informality will not only change the nature of targeting (as income and employment status are often unstable or difficult to verify), as it also affects access to contributory programmes, but will also create new target groups of people who do not fit into the current institutional contexts built around formality. Acknowledging this is a key first point when discussing social protection.

A third insight pertains to ODA, and the need to acknowledge that it can potentially create a contradictory dynamic that is detrimental in the long run. So, while ODA is increasingly imperative in solving acute problems, it may also act to undermine and crowd out domestic institutions or even skew state priorities.

Fourth, institutional pluralism – where community-based organizations, social networks, and the formal system exist and operate together – is a constant aspect of real-world scenarios, rather than being a gap that needs to be filled. Policy must be pragmatic and recognize the presence of pluralism and not insist on first achieving formality as the sole route towards universal coverage, as demonstrated by the article addressing the zakat case.

Fifth, governance emerges as the central bottleneck. Good analytical insights may be crucial but are not sufficient; constraints are rooted in capacity, political will, institutional structures, and incentive systems. This gap between knowledge and implementation is a key unresolved challenge that remains to be more fully addressed.

Finally, context, context, context! A universal model of social protection for developing economies does not exist that is applicable to those characterized as fragile states, or middle-income countries characterized by huge informal economies, or indeed those where gender-based inequalities are deeply entrenched. Comparative analysis is essential but cannot eliminate the need for context-specific design grounded in institutional realism.

Conclusion

The articles in this themed issue are targeted to the different stakeholders in the social protection field. For policy makers and social security administrations in fragile contexts, they underscore the importance of institutional realism and of understanding what is feasible given actual state and institutional capacities, rather than adopting externally designed blueprints. For international organizations and donors, they point to the limits of aspiration-setting without the necessary capacity-building support and to the need for more sophisticated

engagement with complementary mechanisms rather than an insistence on first achieving formalization.

For researchers and scholars, the articles highlight a necessity for methodological diversity, combining quantitative and qualitative approaches, technical and framing analysis, comparative work and deep country expertise. For those training the next generation of social protection professionals, they demonstrate that technical sophistication matters only insofar as it serves institutional and political reality.

The five articles in this themed issue share a commitment to bridging analysis and implementation. They are grounded in rigorous research methods and solid policy analysis. They are committed to rights-based approaches and human dignity. However, each one also takes a pragmatic perspective, recognizing the difficulties involved and even accepting trade-offs in certain cases. In this regard, the five papers mirror the kind of academic work that Michael Cichon was dedicated to during his academic career, emphasizing rigorous analysis and research to help argue the case for and promote the development of rights-based social protection for all.

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Social protection in fragile and conflict affected settings: The case of Sudan

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Abstract This article examines Sudan's state-led social protection system by conducting a mapping of the country's main social protection schemes, drawing on legislative documents and secondary reports as well as the 2022 Sudan Labor Market Panel Survey. Focusing on three main programmes: the Zakat programme, the National Health Insurance Fund and the National Pension and Social Insurance Fund, the article captures programme objectives, eligibility rules, and operational definitions to assess coverage, targeting accuracy, and benefit adequacy. Findings reveal systematically low coverage, substantial targeting failures, and benefits well below subsistence thresholds. Vulnerable populations including internally displaced persons, camp residents, and conflict-affected regions, face severe exclusion despite greatest need. Sudan's social protection system remains trapped in minimal absorptive functions, constrained by high informality, institutional fragmentation, and protracted conflict. These findings contribute to empirical evidence on social protection in fragile contexts and point to a set of practical reconstruction priorities.

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This article is based on the thesis of Dáire Brady, prepared under the supervision of Dr Zina Nimeh, which was subsequently co-developed and jointly rewritten and co-authored. Dáire Brady's thesis was completed while studying at the UNU-MERIT, Maastricht University, Boschstraat 24, 6211 AX Maastricht, The Netherlands. The master's thesis was submitted to the Michael Cichon Graduate Award for Outstanding Thesis.

Keywords social protection, social security administration, conflict, displaced person, refugee, coverage, gaps in coverage, Sudan

Introduction

Social protection is often promoted as a tool to strengthen resilience and help in the efforts of transitioning out of crisis (Ulrichs and Sabates-Wheeler, 2018), but to what extent are social protection programmes in fragile and conflict-affected settings (FCAS) effective in practice, and to what extent do they remain largely rhetorical commitments? As noted by Holland-Szyp and Lind (2025), the problem lies in the fact that these programmes must operate amidst fiscal constraints and institutional boundaries which severely limit their effectiveness. Moreover, the political economy of fragile and conflict-affected contexts presents additional challenges, characterized by territorial conflicts, fragmented governance, and informality of employment opportunities.

The social protection literature addressing fragile and conflict-affected settings distinguishes three types of functions for social protection systems: i) an *absorptive* function, which provides minimal income smoothing and risk relief; ii) an *adaptive* function, which entails learning and adjusting to drivers, trends and processes; and iii) a *transformative* function, which reduces structural inequalities, extending coverage to marginalized groups, and building state-citizen trust (Holland-Szyp and Lind, 2025; Longhurst and Slater, 2022; Ovadiya et al., 2015; Devereux and Sabates-Wheeler, 2004). Yet when we examine the research behind this, evidence is usually based on post-conflict settings. Crisis and conflicts that are protracted in nature introduce a whole slew of challenges, from disrupted services to political volatility, and here the whole premise behind providing predictable support becomes questionable. However, evidence also underlines that inclusive and properly designed social protection programmes do play an important part in the stabilization of post-conflict settings, as can be seen in Nepal, Northern Ireland, Rwanda, and Sri Lanka, where social protection programmes contributed to trust-building and the reduction of horizontal inequalities (ACCORD, 2018; Ovadiya et al., 2015; Samset, 2011; Stewart, 2005; Stewart, 2006; Stewart, 2010). Such favourable outcomes, however, depend heavily on successful implementation. Consistent implementation of programme design continues to be one of the biggest challenges in exploiting social protection's potential for stabilization in conflict environments. Furthermore, implementing programmes for society and peace building in post-conflict situations often requires donor assistance and transitional

financing (Nimeh et al., 2022). And while this type of intervention is necessary in contexts that are newly emerging out of crisis and conflicts, long-term dependence on external support can also undermine state legitimacy. Domestic ownership is therefore crucial (Nimeh et al., 2022). Holland-Szyp and Lind (2025) argue that, in contexts of protracted crisis settings, social protection systems tend toward minimal absorptive rather than adaptive or transformative functions. The case of Sudan provides a relevant example for examining these dynamics. Specifically, Sudan offers a context of weak or non-existent state systems where state systems have experienced periods of operation despite structural deficits (ERF, 2022; Krafft, Assaad and Cheung, 2023). An examination and documentation of this context can be illuminating for future reconstruction efforts and advancing commitments to inclusive social protection in fragile contexts. This article examines Sudan's social protection system and institutional arrangements and focuses on three dimensions: coverage, eligibility, and benefit adequacy.

Research aims, objectives and questions

Sudan's long-standing experience of conflict, weakened social cohesion, and state fragility are well documented (Achudume, 2017; Bacil and Silva, 2020; Birch, 2022; Birch, Carter and Satti, 2024; ILO, 2022; Turkawi, 2015), yet evidence on the performance of its formal social protection system remains limited. Existing research mainly looks at mapping, programme aims, how systems function (Bacil and Silva, 2020; Bilo, Machado and Bacil, 2020; ILO, 2022; Turkawi, 2015), as well as donor supported intervention evaluations (Birch, Carter and Satti, 2024) and poverty and inequality mapping (IMF, 2021). While these studies offer useful insights, they rely on survey data from 2009 and 2014, leaving a significant empirical gap regarding the functioning of Sudan's state led system in the years preceding the 2023 conflict.

In 2022, the Sudan Labor Market Panel Survey (SLMPS 2022) was released (ERF, 2022; see also Krafft, Assaad and Cheung, 2023). This nationally representative dataset created a unique opportunity to reexamine state-led social protection programmes and examine aspects such as coverage and adequacy, offering a baseline for understanding the institutional weaknesses that preceded the breakdown, and for identifying priority areas for reconstruction – particularly those required to move beyond purely absorptive functions.

This article aims to understand to what extent Sudan's state-led social protection system provided inclusive coverage and adequate benefits in the period studied? The analysis will examine the country's main state-led social protection instruments, including which population groups were covered or excluded, as well as the adequacy of benefits relative to programme goals and basic welfare needs. The analysis reflects conditions in 2022, prior to the

escalation of conflict in 2023. While the political context has changed, the findings remain important for understanding the institutional weaknesses that preceded it.¹

Sudan: Context and prior research

Sudan has faced chronic instability and recurrent conflict since independence in 1956, leaving state institutions weak and fragmented (Birch, Carter and Satti, 2024; Cobham, 2005; ILO, 2022; Krafft, Assaad and Cheung, 2023; Turkawi, 2015). Poverty and human-development rankings are among the lowest globally (IMF, 2021; UNDP, 2024; World Bank, 2024), and there are deep horizontal inequalities across regions, ethnicities, and livelihoods which continue to fuel cycles of conflict (Birch, Carter and Satti, 2024; UNOCHA, 2024). Although there appeared to be a short-lived prospect for political transition after 2019, the 2021 coup and the renewed conflict that began in April 2023 further undermined state capacity and eroded social cohesion (Birch, 2022; Birch, Carter and Satti, 2024; Krafft et al., 2023). The persistent conflict devastated Sudan's economy by destroying infrastructure, limiting resource utilization, and diverting public revenues from development to military campaigns (Prichard, 2019; Turkawi, 2015). Poverty rates exceeded 60 per cent prior to the latest conflict (ILO, 2022; IMF, 2021), food insecurity was severe (IMF, 2021; Turkawi, 2015) and internal displacement has reached over 10 million people. Rural areas and conflict-affected regions such as Darfur and Kordofan, and camp-based populations faced particularly acute vulnerabilities (IDMC, 2023; IMF, 2021; UNOCHA, 2024).

Research on social protection in Sudan is limited. Existing studies mainly include mapping exercises, coverage analysis, conflict sensitivity, and donor-funded programmes. Overall, Sudan's social protection system faces severe funding constraints and very low coverage compared to the MENA region (ILO, 2021). Welfare provision has rarely been a policy priority (Addison and Murshed, 2001; Bilo, Machado and Bacil, 2020; Prichard, 2019; Turkawi, 2015), and the most recent reviews from the International Policy Centre for Inclusive Growth (IPC-IG) and the International Labour Office (Birch, 2022; Birch, Carter and Satti, 2024), highlight weak preparedness and show that programmes can reinforce existing inequalities while paying limited attention to overall system coverage. Programme-specific studies, including analyses of the Zakat programme²

1. It is important to note that the data did not include consumption measures, and there were potential constraints on survey implementation due to insecurity (Krafft, Assaad and Cheung, 2023). While these factors may affect precision, they do not invalidate the broader patterns identified.
2. In Muslim-majority countries, *zakat* is the Islamic obligatory almsgiving.

administration by Machado, Bilo and Helmy (2018) and the National Health Insurance Fund financing by Mousnad (2021) and Abbas (2023), offer useful insights but remain narrow in scope.

As for analyses using the SLMPS 2022 dataset, it mostly focused on giving an overview of the labour market (Krafft et al., 2023). Perhaps the most comprehensive recent overview of Sudan's social protection system comes from a 2022 International Labour Office report (ILO, 2022), which provides an overview of Sudan's system, focusing on extending coverage to informal workers and internally displaced persons (IDPs). While offering useful policy recommendations, it also relies on the National Household Budget and Poverty Survey from 2014–2015 and lacks detailed scheme-level coverage data. Consequently, this article addresses that gap by offering a nationally representative, system-wide, data-driven assessment of Sudan's social protection landscape in the period leading up to the 2023 conflict.

Data and methodology

This study employs a mixed-method approach. It uses a qualitative mapping of Sudan's main social protection schemes, drawing upon an extensive desk review of legislative documents and secondary sources to capture programme objectives, eligibility rules, and operational definitions. Also, a quantitative analysis that uses the Sudan Labor Market Panel Survey (SLMPS 2022) to assess coverage, inclusion patterns, and benefit adequacy across demographic groups.

The mapping established the institutional and design parameters of core programmes (the Zakat programme, the National Health Insurance Fund (NHIF), and the National Pension and Social Insurance Fund (NPSIF)), which underpin the quantitative analysis. Finding clear data for the mapping exercise proved difficult due to the lack of openly available government legislation on social protection schemes. The only legislative document with an English translation was the 2001 Zakat Act, while acts related to the other target social protection schemes could only be found in Arabic, which were then translated. As those gave only minimum insights, the analysis mainly relied on secondary sources. Key sources included reports from the International Policy Centre for Inclusive Growth (IPC-IG), the Institute of Development Studies (IDS) and the International Labour Organization (ILO). These provided in-depth and comprehensive overviews of the social protection landscape in Sudan and were used to establish consistent operational definitions for subsequent quantitative analysis.

The mapping included information on: Legislative title; Programme type; Programme objective; Target population; Targeting mechanism; Benefit type or level; Eligibility criteria; Contribution base (if applicable); Sources of financing; and Latest coverage rates for the examined programmes.

The quantitative component assessed programme performance relative to stated objectives. It used the Sudan Labor Market Panel Survey (SLMPS 2022),³ a nationally representative survey covering 25,442 individuals in 4,878 households and was intended to be the first in a planned panel series. The dataset included extensive demographic, socio-economic, and labour-market information and forms the first comprehensive national survey since 2015. The survey did not include consumption or detailed income data. As a result, poverty and inequality were assessed using a pre-constructed wealth index (AlAzzawi and Hlasny, 2019; Howe, 2009; McKenzie, 2005). Ethnicity was not recorded, requiring reliance on geographic proxies.⁴ Contribution histories for NHIF members were also unavailable, preventing differentiation between contributory and subsidized beneficiaries. Key social-protection variables identified whether households receive support from the Zakat programme, have NHIF coverage, or include individuals enrolled in social insurance. Control variables include demographic characteristics, labour-market indicators, wealth quintiles, settlement type, and displacement status. While data collection occurred during a politically unstable period, the survey remains the most reliable source for assessing social protection coverage in Sudan.

Analytical methods included poverty distribution and inequality assessment, examining demographic groups decomposed across wealth quintiles, this was followed by an ordinal logistic regression to analyse the determinants behind differences in wealth between social groups, using wealth quintiles as the key independent variable and testing for collinearity among variables (Poston Jr, Conde and Field, 2023; Stock and Watson, 2020).

This was followed by an examination of social protection coverage. Binary variables were constructed to identify the eligible population for each programme, based on the previous mapping analysis and working definitions. If the benefit is provided at the household level (Zakat programme and NHIF) or an individual (NPSIF) level, the data would then be adjusted accordingly. The next step is creating beneficiary indicators for each programme by adapting existing variables to identify beneficiaries. A point to note is that eligibility for the Zakat programme is defined based on a monetary poverty threshold; however, in the absence of direct monetary poverty data, this has been approximated using a simplified approach. A poverty rate of 50 per cent⁵ is assumed based on the household wealth index. This figure is used solely to approximate the relative distribution of wealth in the country, rather than to represent an exact measure of poverty. Nonetheless, the assumption is broadly

3. [The 2022 Sudan Labor Market Panel Survey is available here.](#)

4. It is important to note this proxy does not capture inter-regional ethnic contention; for example, the Arab/non-Arab strife within Darfur, which is a major driver of the current conflict.

5. Due to the effects of weighting, the actual poverty rate in the analysis is 50.4 per cent.

consistent, given that Sudan's most reliable recent poverty rates were 46.5 per cent in 2015 and 61.1 per cent in 2019 (IMF, 2021).

Coverage is assessed at two levels: first, as a share of the total population; and second, relative to the estimated eligible population. Targeting performance is evaluated through a spillover analysis, which identifies beneficiaries who fall outside the defined eligibility criteria. The proportion of such spillover recipients among all beneficiaries provides an indication of each programme's targeting accuracy. To complement the descriptive analysis, a probit regression model is used to examine the determinants of programme inclusion.

Benefit adequacy analysis was then undertaken. For the Zakat programme and social insurance schemes, the benefits received by current beneficiaries are calculated as a proportion of the inflated poverty line (taken by using the 2015 poverty line and inflating it using Sudan's consumer price index (CPI)) (IMF, 2021). Although there is no specific benchmark for how generous the schemes should be, this method gives an indication of how much of beneficiaries' basic needs are covered. The analysis will be broken down by state, settlement type, employment sector and displacement status to understand how benefit levels vary across demographic areas and to understand which groups are receiving relatively more or less generous benefits than others and thus where programme adequacy needs to improve. A regression analysis also examined the main determinants of benefit amounts.

Results

Mapping and working definitions

Sudan is formally structured as a federal representative state within which social protection is organized through a set of centralized yet functionally differentiated institutions. The Ministry of Labour and Social Development (MoLSD) and the Ministry of Finance and National Economy (MoFNE) oversee the main social protection schemes, while the Zakat Bureau operates as a semi-autonomous agency within the MoLSD (Bilo, Machado and Bacil, 2020; ILO, 2022).⁶

The formal state-led social protection schemes portfolio includes the Zakat programme, NHIF, NPSIF, the Cash Transfer (CT), the Shamel,⁷ and the National Student Welfare Fund. Among these, the Zakat programme, NHIF, and

6. See also the [National Health Insurance Fund Act \(2001\)](#) (in Arabic); and the [Zakat Act \(2001\)](#).

7. According to ILO (2022), the Shamel Livelihood pillar, targeted on the poor and indigent, has the "objective of enhancing people's means of production, creating work opportunities and increasing productivity, provides transfers of assets and agricultural inputs and support for small agricultural projects".

NPSIF are the most widespread and will be the main focus of this analysis. The other three programmes are smaller in scope, and the Cash Transfer appears to have been phased out and is not included in the SLMPS data set (Bacil and Silva, 2020; Bilo, Machado and Bacil, 2020; ILO, 2022; Turkawi, 2015). Table 1 presents the features of the three main programmes.

Working definitions

Working definitions have been developed to approximate programme eligibility in the context of limited data availability. The definitions draw on legislative criteria, secondary sources, and survey variables to construct measurable eligibility benchmarks within the SLMPS dataset. While simplified, they provide a consistent analytical basis for assessing coverage and adequacy across schemes.

Zakat programme. Due to a lack of data on consumption and income, the precalculated wealth index is used as a proxy to indicate which households are most in need of support and should be seen as the eligible target population. In practice, targeting decisions within the Zakat programme have also historically drawn on the Zakat poverty census, which has been used to help identify households considered eligible for support. According to the most recent estimates, Sudan has had a nationally defined poverty rate of between 46 per cent and 61 per cent (ILO, 2022; IMF, 2021). It is therefore assumed that at least around 50 per cent of Sudan's population can be considered as poor and potentially in need of support from the Zakat programme. It should be noted that this is a simplified benchmark, as this is not to say that the households above this mark may not be in need as well.

National Health Insurance Fund (NHIF). The contributory component of the NHIF has relatively clearly defined eligibility criteria, namely concerning those working in the government and public sectors and formally employed in the private sector.⁸ However, there is a non-contributory component that uses the same targeting mechanism and rationale as the Zakat programme for its poverty focused coverage. For this reason, eligibility for the NHIF in this analysis is defined as households with members working in either the government, public or private sector as well as households that are eligible for the benefit from the Zakat programme.

8. Formality was determined using ILO (2003) and ILO (2022) definitions.

Table 1. Mapping of Sudan's main social protection schemes

Programme Information		Programme	
Legislative title	Zakat Fund	National Health Insurance Fund	National Pension and Social Insurance Fund
Legislative history	Zakat Act (2001)	National Health Insurance Fund Act (2001); Health Insurance Act (2016)	Social Insurance Act (1990); National Pensions Fund Act (1991); Civil Service Pensions Act (1993) Social Insurance and Pension Act (2016)
Programme type	Cash transfer and in-kind; microfinance	Health insurance provision (both contributory and non-contributory)	Social insurance
Programme objective	Combat poverty directly; promote "social integration"	Providing health insurance for at least 80% of the population; to "improve medical services for the insured"(NHIF Act, 2001)	Providing comprehensive social security for workers; in certain cases, also those in need
Target population	Poor households	Ideally, the whole population; the worker population as a contributing base, then poor households	Obligatory for government, public-, and private- sector workers.
Targeting mechanism	Proxy means test based on the Zakat Poverty Census; Community based targeting	Same as Zakat targeting and Pension fund targeting; mandatory for the formal sector	Mandatory for government, public and private sector workers; well targeted for formal economy workers, difficult to enforce for informal workers
Benefit type or level	Cash transfers, in kind; health insurance	Health coverage; medical consultations covered; 75% of medicine cost coverage	Old-age pension, work injury, disability, death grant; also, loans and microfinance for poverty prevention
Eligibility criteria	Poor households that satisfy a number of criteria	Work in public or private formal sector, also targeted to poor households (same as Zakat)	Work in government, public or private sector
Sources of financing	Financing relies on compulsory payments from those above a certain wealth threshold, with a tax of 2.5% on excess wealth	Through contributions; additional funding from MoFNE and Zakat Chamber.	Through contributions administered through MoLSD
Budget/ Funding (2018)	4.58bn SDG	4.524bn SDG	NP: 2.58bn SDG; SIF: 2.53bn SDG
Latest coverage rates	According to Zakat Chamber covers more than half of households; however, likely a significant gap between official numbers and families actually benefitting	83% of the population	9% of the labour force is covered, 11% above retirement age covered

(Continued)

Table 1. Mapping of Sudan's main social protection schemes - Continued

Programme Information	Programme	Programme	
Programme size (beneficiaries)	3.6mn households (2018)	27.225mn people (67.7% of pop) – 88.7% of poor households	688k individuals, 191 beneficiaries (2018)

Sources: Authors' compilation based on Bilo, Machado and Bacil (2020); ILO (2022); see also footnote 6.

National Pension and Social Insurance Fund (NPSIF). Covers those working in the government or public sectors or who are formally employed in the private sector.

Quantitative results

Wealth distribution and inequality. Analysis of the SLMPS 2022 reveals deep structural inequalities. Wealth is highly concentrated in urban areas, where over half of households fall in the top wealth quintile, while rural households and those in camp settlements can be found disproportionately in the lower quintiles. Regional disparities show Khartoum and the Northern region having the largest shares of wealthy households, whereas the regions of Darfur, Kordofan, and much of the East exhibit poverty rates well above the national proxy estimate of 50.4 per cent.⁹

Displacement status further compounds inequality. IDPs exhibit a proxy poverty rate of 63.3 per cent, compared to only 13.8 per cent among refugees, likely reflecting refugee camp access to international humanitarian assistance. Ordinary Least Squares (OLS) results confirm that rural and camp settlement, IDP status, and state of residence are among the strongest negative predictors of household wealth, while formal sector employment and educational attainment are the most consistent positive predictors.¹⁰ These structural inequalities set the context for the coverage and adequacy findings that follow.

9. This article is supplemented by an online Appendix (developed by the authors and made available to readers). For data on “Wealth quintile distribution by region and settlement type”, see Table A.1 in Supporting information. For data on “Proxy poverty rate by state”, see Table A.2 in Supporting information.

10. This article is supplemented by an online Appendix (developed by the authors and made available to readers). For data on the regression results, see Tables B.1–3 in Supporting information.

Programme coverage and eligibility.

• Overview

The Zakat programme and NPSIF have very low coverage levels (2.5 per cent of the total population and 2.7 per cent working-age population, respectively), while NHIF coverage reaches 40.5 per cent of the total population, though this remains well below its stated 80 per cent target. Coverage rates relative to the eligible population for each programme is higher in all cases but still falls short of universal provision: 3.3 per cent for the Zakat programme, 48.0 per cent for the NHIF, and 18.6 per cent for the NPSIF (Table 2).

• Exclusion of vulnerable populations

Across all three programmes, individuals and households in the most precarious circumstances have disproportionately low coverage levels. Table 3, Table 4 and Table 5 present detailed coverage breakdowns for the Zakat programme, NHIF, and NPSIF, respectively. For camp populations (despite near-universal poverty), the Zakat programme covers only 0.5 per cent, and coverage under the contributory component of the NHIF stands at a mere 6.2 per cent, compared to roughly 45–51 per cent in urban and rural areas. NPSIF coverage in camps is essentially negligible (0.3 per cent), reflecting the near-complete exclusion of camp residents from formal employment.

IDPs are similarly underserved. Only 0.7 per cent of IDP households receive support from the Zakat programme, with the regression confirming no statistically significant difference in inclusion probability between IDPs and the general population. This suggests that displacement status neither helps nor hinders access – coverage is simply absent. Refugees are effectively excluded from the NHIF, with coverage of 0.2 per cent against a national average of 40.5 per cent, a gap confirmed by the regression, where refugee status reduces the probability of NHIF inclusion by 75.9 percentage points ($p < 0.01$; see Supporting information, Appendix B). For the NPSIF, there is low total coverage

Table 2. Summary of social protection coverage across programmes

Programme	Coverage of total population	Coverage of eligible population	Comments on targeting
Zakat	2.5%	3.3%	34.2% spillover; bottom quintile coverage only 1.9%
NHIF	40.5%	48.0%	Target: 80%; camp areas 56.0% overall but 6.2% of contributory-eligible
NPSIF	2.7%*	18.6%*	Spillover 10.7%; <1% coverage in bottom two wealth quintiles

Note: * NPSIF figures are relative to working-age population.

Source: Authors' calculations based on ERF (2022).

Table 3. Zakat programme coverage by demographic category

Category		Coverage of total pop.	95% CI	Coverage of eligible pop.	95% CI	Spillover (% of receivers)	95% CI
Settlement type	Urban	0.9%	0.2%	1.8%	0.5%	82.4%	5.0%
	Rural	3.3%	0.3%	3.5%	0.5%	28.8%	4.3%
	Camps	0.5%	0.4%	0.5%	0.4%	4.6%	8.1%
Employment	Employed	2.1%	0.4%	3.4%	1.0%	33.9%	9.1%
	Unemployed	0.8%	0.6%	0.8%	1.1%	58.6%	20.8%
Displacement	IDP	0.7%	0.3%	0.0%	0.1%	97.1%	4.5%
	Refugee	0.4%	0.4%	2.9%	1.3%	0.0%	0.0%
Wealth quintile	Bottom 20%	1.9%	0.4%	—	—	—	—
	20–40%	5.2%	0.7%	—	—	—	—
	40–60%	4.3%	0.5%	—	—	—	—
	60–80%	1.0%	0.2%	—	—	—	—
	Top 20%	0.3%	0.2%	—	—	—	—
Total		2.5%	0.2%	3.3%	0.4%	34.2%	3.6%

Notes: Eligible population defined as households in the bottom 50 per cent of the wealth distribution (proxy poverty rate). Dashes indicate spillover analysis not applicable for wealth quintile breakdown.

Source: Authors' calculations based on ERF (2022).

(1.2 per cent) for refugees – but high coverage within the eligible population (44.8 per cent) – pointing to the programme's near irrelevance for refugees given their overwhelmingly informal labour market attachment.

- Targeting performance

The Zakat programme's targeting performance is particularly lacking. A third of all Zakat programme recipients (34.2 per cent) fall outside the defined eligible population, indicating substantial leakage to non-poor households. More tellingly, coverage rates by wealth quintile run contrary to the programme's poverty-targeting mandate: the bottom quintile attain coverage of only 1.9 per cent, while the 20–40 per cent and 40–60 per cent brackets attain 5.2 per cent and 4.3 per cent, respectively. The regression corroborates this: i) wealth quintile has no consistent relationship with inclusion probability and ii) being in the 20–40 per cent bracket is the only group showing a statistically significant increase in inclusion probability relative to the poorest quintile (1.5 percentage points, $p < 0.05$).

The NHIF's coverage pattern reveals unexpected geographic concentration. Khartoum, the capital, has one of the lowest NHIF coverage rates in the country at 19.7 per cent, while North Darfur (80.7 per cent) and Red Sea (83.9 per cent)

Table 4. NHIF coverage by demographic category

Category		Coverage of total population	95% CI	Coverage of eligible population	95% CI
Settlement type	Urban	39.6%	0.9%	45.2%	1.4%
	Rural	40.4%	0.9%	51.0%	2.1%
	Camps	56.0%	2.7%	6.2%	4.1%
Wealth quintile	Bottom 20%	39.8%	1.5%	41.5%	4.6%
	20–40%	53.2%	1.6%	70.3%	4.2%
	40–60%	39.4%	1.3%	55.9%	3.0%
	60–80%	35.1%	1.2%	41.9%	2.0%
	Top 20%	34.9%	1.3%	46.5%	1.9%
Employment	Public sector	71.5%	3.3%	71.5%	3.3%
	Formal	45.8%	2.7%	45.8%	2.7%
	Informal	41.4%	1.9%	59.4%	3.9%
Displacement	IDP	58.0%	2.0%	70.6%	4.3%
	Refugee	0.2%	0.3%	0.2%	0.7%
Total		40.5%	0.6%	48.0%	1.2%

Notes: Eligible population includes both poverty-targeted and contributory-eligible households. Data limitations prevent disaggregation of coverage by programme side.

Source: Authors' calculations based on ERF (2022).

rank among the highest. The regression confirms that being in virtually any state other than Khartoum significantly increases the probability of NHIF inclusion, with the largest effects in Red Sea (+75.2 pp) and North Darfur (+72.7 pp). For the NPSIF, the strongest predictors of exclusion are location in Darfur and Kordofan states and rural settlement, with rural residence reducing inclusion probability by 3.7 percentage points ($p < 0.01$).

Benefit adequacy. Table 6 summarizes benefit adequacy for the Zakat programme and the NPSIF, expressed as a percentage of the inflation-adjusted 2015 poverty line. No comparable monetary measure is available for the NHIF, for which adequacy is assessed through health care access outcomes.

Overall benefit levels are insufficient for subsistence across both cash-transfer programmes. The Zakat programme provides on average only 8.4 per cent of the poverty line per household member, while NPSIF pensions cover 26.2 per cent of the poverty line, marginally better, but still requiring supplementary income. Coverage by the NHIF did not improve beneficiaries' probability of accessing or

Table 5. NPSIF coverage by demographic and economic category (working-age population)

Category		Coverage of working-age pop.	95% CI	Coverage of eligible pop.	95% CI	Spillover	95% CI
Settlement type	Urban	5.5%	0.6%	25.2%	2.6%	10.5%	3.6%
	Rural	1.3%	0.3%	11.8%	3.0%	11.2%	7.2%
	Camps	0.3%	0.4%	34.1%	17.0%	2.3%	20.7%
Gender	Male	4.2%	0.5%	17.5%	2.2%	10.9%	3.7%
	Female	1.3%	0.3%	23.4%	4.2%	10.3%	6.5%
Employment	Public	36.6%	3.5%	36.6%	3.5%	0.0%	0.0%
	Formal	18.3%	2.1%	18.3%	2.1%	0.0%	0.0%
	Informal	1.6%	0.5%	20.6%	5.5%	14.9%	10.3%
Displacement	IDP	1.8%	0.8%	18.3%	8.6%	1.5%	6.8%
	Refugee	1.2%	1.0%	44.8%	18.1%	0.3%	5.1%
Wealth quintile	Bottom 20%	0.5%	0.3%	5.6%	4.4%	5.7%	18.6%
	Top 20%	6.5%	0.9%	25.3%	3.4%	8.7%	4.2%
Total		2.7%	0.3%	18.6%	1.9%	10.7%	3.2%

Notes: All figures are relative to the working-age population (aged 15–64). Eligible population defined as those in formal employment or the public sector.

Source: Authors' calculations based on ERF (2022).

using formal health facilities (both for contributory and non-contributory); it is associated only with a 3.9 percentage point reduction in the likelihood of reduced out-of-pocket health spending for households ($p < 0.01$; see Supporting information, Appendix B). These findings suggest that programme inclusion, where it occurs, does not translate into adequate social protection.

Adequacy is systematically lowest for displaced populations. IDP households receive benefits from the Zakat programme averaging only 1.9 per cent of the poverty line, while refugee recipients receive 0.8 per cent, small fractions of the already inadequate national average. Refugee NPSIF beneficiaries fare even worse, with pension values covering just 3.4 per cent of the poverty line, compared to 26.2 per cent nationally. Camp-area recipients similarly receive the lowest benefits from the Zakat programme (1.0 per cent of poverty line) and as NPSIF pensions (11.9 per cent) across all settlement types.

One partially positive finding emerges within the Zakat programme, among current recipients, those in the bottom wealth quintile receive considerably more generous transfers, averaging 43.3 per cent of the poverty line, the highest of any group. This suggests some progressive benefit-setting within the programme even

Table 6. *Benefit adequacy by demographic group – Zakat programme and NPSIF*

Demographic group	Zakat benefit as % of poverty line	95% CI	NPSIF pension as % of poverty line	95% CI
Total/average	8.4%	6.9%	26.2%	5.2%
Urban	8.6%	5.4%	25.7%	5.8%
Rural	8.4%	9.0%	28.1%	12.1%
Camps	1.0%	0.3%	11.9%	18.0%
IDP	1.9%	0.3%	36.0%	13.3%
Refugee	0.8%	0.2%	3.4%	9.9%
Bottom 20% wealth	43.3%	33.6%	27.0%	5.5%
20–40%	1.0%	0.1%	24.4%	2.7%
40–60%	3.2%	2.9%	16.9%	5.0%
60–80%	1.1%	0.2%	33.2%	11.3%
Top 20%	3.1%	1.2%	26.1%	7.6%

Note: Poverty line is the 2015 benchmark adjusted using Sudan's CPI (IMF, 2021). Zakat figures are per household member; NPSIF figures are per individual beneficiary.

Source: Authors' calculations based on ERF (2022).

where the targeting mechanism fails to reach the poorest. For the NPSIF, benefit variation by wealth quintile is more muted, with only the middle quintile (40–60 per cent) receiving a statistically lower benefit level (16.9 per cent, $p < 0.05$). The OLS regressions for both programmes indicate that state of residence and settlement type are the primary determinants of benefit amounts, while individual characteristics, such as education or employment sector, play a negligible role (see Supporting information, Appendix B).

Cross-programme patterns. Across all three programmes, the analysis reveals a consistent pattern: low coverage, poor targeting, and benefit levels below subsistence thresholds. None of the programmes meet stated goals. Table 7 summarizes the gap between design objectives and observed performance. Taken together, the coverage and adequacy results reveal three systematic patterns. First, geography is the dominant predictor of both access and benefit levels across all three programmes. State of residence and settlement type (not individual poverty status or vulnerability) determine who receives support and how much. Second, displaced populations and those outside the formal labour market face compounding exclusions: low eligibility for contributory schemes, negligible coverage under means-tested transfers, and, where they are included, disproportionately low benefit values. Third, the programmes operate largely in

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Table 7. Mapping objectives versus SLMPS performance

Performance indicator	Zakat Mapping	SLMPS Performance	NHIF Mapping	SLMPS Performance	NPSIF Mapping	SLMPS Performance
Programme type	Cash transfer and in-kind; microfinance	Cash transfers can be tracked in the data	Health insurance provision (both contributory and non-contributory)	Some health outcome can be tracked; specific benefits cannot	Social insurance	Social insurance; pensions can't be linked to contributory history
Programme objective	Combat poverty directly; promote "social integration" (Zakat Act, 2001)	Misses out on a lot of the poorer population – cannot be said	Providing health insurance for at least 80% of the population; to "improve medical services for the insured" (NHIF Act, 2001)	Does not achieve goal of 80% coverage of total population	Providing comprehensive social security for workers; in certain cases, also those in need	Relatively satisfactory performance among target group – target groups small size limits scope
Target population	Poor households	Reaches poor households, but high level of spillover to non-poor households	Ideally, the whole population; the worker population as a contributing base, then poor households	Coverage is higher among poorer population (although unable to link this directly to whether this is due to contribution or not)	Obligatory for government, public-, and private-sector workers.	Has high coverage among these groups, especially government/public sector
Targeting mechanism	Proxy means test based on the Zakat Poverty Census; Community based targeting	Proxy means test mechanism appears to have inaccuracies and targeting errors	Same as Zakat targeting and Pension fund targeting; mandatory for the formal sector	Again, targeting for poorer households appears to be more effective	Mandatory for government, public and private sector workers; well targeted for formal economy workers, difficult to enforce for informal workers	Targeting mechanism appears to work relatively effectively, judging by relatively satisfactory coverage of these groups; targeting informal workers has to be improved
Benefit type or level	Cash transfers, in kind; health insurance	Only cash transfers can be tracked; unable to	Health coverage; medical consultations	Unable to judge effectively	Old age pension, work injury, disability, death	Pension benefits trackable; generally low

(Continued)

Table 7. Mapping objectives versus SLMPS performance - Continued

Performance indicator	Zakat Mapping	SLMPS Performance	NHIF Mapping	SLMPS Performance	NPSIF Mapping	SLMPS Performance
		analyse in-kind benefits; benefits are generally significantly lower than poverty line	covered; 75% of medicine cost coverage		grant; also loans and microfinance for poverty prevention	
Eligibility criteria	Poor households that satisfy a number of criteria	Unable to judge using this criteria, following proxy rate significant number of poor households are missed	Work in public or private formal sector (does it specify formal?); also targeted to poor households (same as Zakat)	Unable to judge which beneficiaries are contributing or not	Work in government, public or private sector	Unable to judge contribution history of beneficiaries
Latest coverage rates	According to Zakat Chamber, covers more than half of households; however, likely a significant gap between official numbers and families actually benefiting	2.5%	83% of the population	40.5%	9% of the labour force is covered, 11% above retirement age covered	2.7% of working age population; 5.8% of the labour force

Sources: Authors' compilation based on ERF (2022); Biló, Machado and Bacl (2020); ILO (2022); see also footnote 6.

parallel, with little evidence of complementary reach: the NPSIF covers the formal workforce; the NHIF partially overlaps those in the formal economy and poverty-targeted groups; and the Zakat programme nominally targets the poor but in practice reaches a broadly distributed set of households.

Discussion of the results

As can be noted from the above discussion, the performance of the programmes addressed in this study is mixed in terms of coverage and benefit adequacy.

The Zakat programme

The Zakat programme's failure to promote social integration (an explicit programme goal) is worth noting. The historical exclusion of groups, ethnicities, and geographical regions from state benefits has been a documented driver of conflict in Sudan (Cobham, 2005; Birch, Carter and Satti, 2024). Rather than offsetting this, Zakat programme coverage is lowest in those regions and amongst populations that are typically the most marginalized: Darfur, IDPs, and camp residents. From the analysis, it appears that the main area that should be improved to more successfully achieve programme goals is that of targeting. As it currently operates, the programme does not sufficiently reach all its target groups, and a high level of spillover indicates that its targeting process suffers from inaccuracies. An interesting point to highlight is that the NHIF programme (discussed further below), with its non-contributory component, has a similar poverty-focused target group and does not appear to suffer the same targeting issues with relatively comprehensive coverage levels among the poorest sectors.

Since these programmes, in theory, share the same targeting mechanism, based on the Zakat programme's poverty census, it appears that the ability to target the poorest households exists within the system. It would thus appear that the political will, funding, organizational capacity, or a mixture of all three, is lacking to realize more comprehensive coverage. Understanding at a more granular level why the two programmes (Zakat programme and the NHIF) appear to have a differing poverty targeting performance despite sharing the same targeting mechanism could be a valuable area for further study. From the literature review and mapping exercise it can be inferred that the root of this issue may lie in a lack of funding or coordination between local Zakat committees and central government. Deeper analysis may be a topic for future research.

National Health Insurance Fund (NHIF)

The NHIF presents a more complex picture. Its non-contributory component appears to be reaching the poor more effectively than the Zakat programme, with higher coverage among lower wealth quintiles and IDPs. This is an important finding: it suggests that the institutional capacity to target poor households exists within the system. However, this redistributive reach is compromised by the programme's inability to demonstrably improve health care access outcomes, an observation that indicates service delivery failures that cannot be addressed through coverage expansion alone.

At a basic level, NHIF programme coverage falls far short of its stated target of 80 per cent, indeed substantially short of the coverage rates found in previous analyses (Bacil and Silva, 2020; ILO, 2022). Interestingly, coverage is closest to meeting programme goals among at-risk populations and among the poorer sectors and geographic areas of the country (such as among IDPs, in camp areas or in the Darfur region, although refugees are again more or less excluded from the programme) while programme goals are far from being met in wealthier areas of the country. As regards coverage, although programme coverage goals are not being met, the redistributive focus of part of the programme appears to be functioning relatively well.

The other main programme goal was based on improving medical services for those covered. Specific data on health care-based outcomes is sparse, which limits the scope of the analysis with relation to this goal. However, it appears from the results that there is no indication of improvement in access to health care that can be linked to programme inclusion. This is in line with previous research that has found that the NHIF has a track record of struggling to guarantee benefits, such as reduced medicine costs and access to medical care, even to households that are covered by the programme (Bacil and Silva, 2020; Mousnad, 2021). In this study, estimated coverage levels are lower than those reported in previous analyses (Bacil and Silva, 2020; ILO, 2022). Overall, the findings reinforce preexisting knowledge on poverty in Sudan and present similar trends at a state and urban/rural level to previous poverty analyses (ILO, 2022; IMF, 2021).

The National Pension (NP) and Social Insurance Fund (NPSIF)

The NPSIF constitutes the most clear-cut instance of structural exclusion, given that coverage is tied to being in formal employment. In a national economy with the proportion of informality in the labour market standing above 75 per cent, for structural reasons the programme cannot cover the bulk of the population.

Low coverage is not simply the failure to identify the target population. When viewed as an absorptive mechanism, the NPSIF has no transformative capacity for those uncovered from the outset. As a result, social insurance does not reduce but, instead, intensifies labour market inequality.

The primary goal of the NPSIF is to provide adequate social insurance for Sudan's formal labour force. When focusing on the key target group (public-sector and formal employees), coverage performance appears low, albeit with some encouraging signs of progress. However, there is significant exclusion among younger age cohorts, lower-income workers, and those in certain states. Among the general working-age population coverage remains limited outside the public and formal private sectors. This pattern is consistent with the contributory design of the scheme that restricts access to those with formal employment. The small share of non-formal workers recorded as covered could arguably be because of individuals with prior formal employment and accrued entitlements, although employment histories cannot be observed in the dataset. Additionally, pension benefits for current retirees are significantly already below the poverty line, suggesting that even maintaining benefit levels for recipients will be challenging.

It is clear from the data that one of the main reasons behind the low coverage rates is the low level of formality within the workforce, with extremely low levels of formality in agriculture likely driving this. However, this still leaves the question of identifying the most effective way to address this problem. A frequently advocated solution is that of labour market formalization, which many see as a straightforward means of increasing access to social protection programmes. While logical at first glance, this solution should not be approached simplistically. Sudan is a country characterized by intense poverty and a lack of state capacity and, in the context of the ongoing and protracted conflict, this solution becomes even more complex. As such, a more realistic route could be to attempt to find ways to extend social insurance incrementally to informal workers, with agricultural workers being an obvious first target, although this policy direction also comes with its own complications and challenges (ILO, 2022; Sato, Figueiredo and Mohamed, 2022).¹¹

However, aside from the programme's performance in relation to its specific goals, it is also important to look at its broader distributive implications. As discussed earlier, Sudan is a country with deep-seated structural inequalities with certain sectors facing persistent socio-economic marginalization. The reality of the coverage afforded by the social insurance system is that it largely mirrors and reinforces these inequalities, across more or less all the vulnerable groups identified

11. Challenges include irregular incomes, weak contribution enforcement, administrative constraints, and low institutional trust; particularly acute in fragile and conflict-affected contexts.

in our literature review, and as presented in the discussion and results section.¹² This is an undesirable position for any social protection system, which undermines public trust in the ability of concrete government action to adequately cover those excluded, and goes against contemporary conceptions of social protection as a mechanism for social inclusion (Cichon and Schildberg, 2019).

The varying performance of the three programmes can be located on the absorptive-to-transformative spectrum. The Zakat programme's minimal cash and in-kind transfers, where they do reach recipients, represent a basic absorptive function, cushioning immediate poverty, but without addressing poverty's structural causes. The NHIF's non-contributory component similarly provides absorptive coverage for the poor, however, the data show no significant improvement in health care utilization or reductions in reported access barriers among beneficiaries, suggesting that coverage does not translate into transformative improvements in effective access or financial protection. Of the three, the case of the NPSIF is the clearest. While the NPSIF is designed as a transformative contributory instrument, building long-term security for formal employees across the life cycle, its architecture purposely confines its reach to the narrow formal sector alone, making it absorptive only for that group and structurally invisible to the majority of the population.

The case of Sudan and the social protection literature on fragile and conflict-affected settings

Sudan's case contributes empirical grounding to a theoretical claim that has been underspecified in the fragile and conflict-affected settings social protection literature: that the absorptive/transformative distinction is not merely a matter of programme design but of structural preconditions. The conditions that make transformative social protection possible – fiscal space, administrative capacity, labour market formality, and political stability – are precisely the conditions destroyed or absent in protracted conflict settings. Sudan illustrates this with clarity because all four constraints are simultaneously present and measurable in the SLMPS 2022 data.

This finding is consistent with Holland-Szyp and Lind (2025), who argue that in protracted crisis settings social protection systems tend toward minimal absorptive rather than adaptive or transformative functions. The Sudan case extends their argument by showing that this is not simply a consequence of conflict per se, but

12. This particularly relates to informal workers, lower-income households, younger cohorts, and residents of peripheral states, where social insurance coverage remains extremely low. Displaced populations do not appear systematically excluded in regression terms, although their absolute coverage rates remain limited.

of the interaction between conflict, informality, and institutional design. A system built around formal-sector contributions cannot be repurposed for transformative inclusion without fundamental architectural reform, regardless of how much post-conflict political will exists.

What links all three programmes is the structural trap identified by Holland-Szyp and Lind (2025): in protracted crisis settings, social protection systems tend to be locked into absorptive functions by a combination of low fiscal capacity, high informality, institutional fragmentation, and political instability. Sudan's system exhibits all four constraints simultaneously. The result is not merely underperformance relative to programme goals but a fundamental incapacity to deliver the adaptive and transformative functions – extending coverage to informal workers, reducing horizontal inequalities, and building state-citizen trust – that post-conflict reconstruction demands.

This has a direct implication for the fragile and conflict-affected settings social protection literature: assessing whether social protection “works” in fragile settings requires distinguishing between absorptive performance (do transfers reach some of the poor?) and transformative capacity (is the system capable of reducing structural exclusion?). Sudan's three programmes perform differently on these two dimensions: the Zakat programme provides limited absorptive relief with negligible transformative potential; the NHIF has some absorptive reach but no transformative capacity; the NPSIF has neither outside of the formal sector. Collapsing these distinctions into a single assessment obscures the structural reforms that post-conflict reconstruction must confront.

Conclusion and policy recommendations

The Sudan case illustrates broader structural limits of social protection in fragile and conflict-affected settings. The system's low coverage levels, the limited adequacy of benefits and the exclusion of displaced populations reflect a model primarily oriented toward minimal absorptive support rather than adaptive or transformative resilience. Institutional fragmentation, a heavy reliance on contribution-based financing in a context where informal employment is predominant, and weak fiscal capacity constrain the system's ability to respond flexibly to structural drivers of vulnerability rooted in conflict and displacement. As such, Sudan does not represent an outlier but rather a stark illustration of the systemic tensions facing social protection in fragile contexts.

The SLMPS 2022 confirms that Sudan's social protection system, in the period immediately preceding the 2023 conflict, was failing to provide meaningful coverage or adequate benefits to the majority of intended beneficiaries. Coverage levels are too low, targeting is inaccurate, and benefits are not adequate across all three main programmes. Vulnerable populations, IDPs, camp residents, and

residents of the regions of Darfur and Kordofan, face the lowest coverage despite having the greatest needs. Critically, the system's failures are not reducible to poor implementation: they reflect structural constraints, the high level of informality in labour markets, institutional fragmentation, fiscal weakness, all of which trap the system in an absorptive mode and preclude the transformative functions that post-conflict reconstruction requires. The 2023 conflict has only deepened these structural vulnerabilities.

Four priority areas emerge for post-conflict reconstruction.

The most urgent priority is improving the Zakat programme's targeting accuracy. The Zakat programme's poverty census dates to 2011.¹³ To improve targeting accuracy, regular updates incorporating displacement tracking are essential. The NHIF's relatively better poverty-targeting performance, despite using the same nominal targeting mechanism, indicates that coordination failures between the Zakat Bureau and local Zakat programme committees are a key bottleneck. Improving coordination and expanding community-level registration should be a reconstruction priority, as should regular updates to household records to ensure targeting is based on up-to-date assessments of the population (ILO, 2022). Targeting assessments must make a concerted effort to include IDPs and refugees.

In turn, there is a need to extend access to social insurance and contributory health insurance to informal workers. The NPSIF and the NHIF's contributory architecture structurally excludes the majority of Sudan's workforce. Rather than attempting to progressively formalize the economy, a process that is slow in any context, and even more so in a post-conflict setting, the MoLSD should prioritize enabling informal worker participation through i) lower or subsidized contribution rates for informal and agricultural workers, ii) flexible contribution schedules that can accommodate irregular income patterns, and iii) reducing the mandatory contribution period from 20 years to 15 years to improve female participation (ILO, 2022; Sato, Figueiredo and Mohamed, 2022).¹⁴ Workers in the agricultural sector, the largest employment sector yet which has the lowest coverage rate, are the priority target group.

Displaced populations, including IDPs and refugees, face systematic exclusion from all three programmes. Any reconstructed post-conflict system must include explicit targeting provisions for these groups, rather than mere extensions of the existing social protection mechanisms, and should also entail coordination

13. As of the time of publication of this article, the Zakat poverty census conducted in 2011 remains the most recent nationwide poverty registry update.

14. Women are more likely to have interrupted formal employment due to care responsibilities and higher concentration in informal work. Shortening the minimum contribution period can potentially reduce the risk of exclusion from pension eligibility for those with discontinuous contribution patterns.

between the Zakat Bureau, MoLSD and the United Nations High Commissioner for Refugees (UNHCR).

As regards the issues of financing and transition planning, post-conflict implementation of a reconstructed social protection system will require initial reliance on transitional financing (Obwona and Guloba, 2009; Nimeh et al., 2022). It is critical that the role of external financing is designed with a clear timeline planned for the transition toward domestic revenue financing, to build national ownership and avoid undermining efforts to build state legitimacy (Holland-Szyp and Lind, 2025).

These recommendations are framed as the minimum preconditions for moving Sudan's social protection system from an absorptive toward an adaptive capacity in a post-conflict scenario. A transformative capacity, the ability to reduce horizontal inequalities and build state-citizen trust through social protection, will require a longer-term process of institutional rebuilding that goes beyond any single programme reform. Future research should examine more closely the gap between the Zakat programme and the NHIF's poverty-targeting performance. This difference, which is observable in the SLMPS 2022 data, but which is not fully explained by it, is a natural experiment in institutional capacity with direct implications for post-conflict system design.

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Supporting information

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

Universal social protection schemes in forced displacement settings: Evidence from Colombia

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Abstract With forcibly displaced persons reaching 123.2 million people globally in 2024, host low- and middle-income countries face a dual social protection coverage challenge: including new populations while their own systems cover less than a third of their citizens. Focusing on the case of Colombia, this article uses a mixed-methods approach, combining tax-benefit microsimulation and expert interviews, to assess the poverty impacts of universal-like cash transfers for Colombians as well as for migrants and refugees from Venezuela resident in Colombia. While large UBI-like transfers can dramatically reduce poverty (by up to 15 percentage points (pp) for Colombians and 27 pp for Venezuelans), budget-neutral scenarios are detrimental to the poorest households. The qualitative evidence points to a *gradual targeted* universalism approach prioritizing specific life-cycle risks as the most viable strategy in fiscally constrained, high-informality contexts.

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Keywords displaced person, colombia, gaps in coverage, method of financing, poverty alleviation, social protection, social assistance, refugee, universal benefit scheme, venezuela

Introduction

The push for Universal Social Protection (USP) has gained significant momentum on the global policy agenda (ILO and World Bank, 2016; USP 2030, 2019), yet a profound gap persists between aspiration and reality in social protection systems (Gentilini et al., 2020; ILO, OECD and World Bank, 2021; ILO, 2024; Almenfi et al., 2022). Global coverage has grown, with over half of the world's population (52.4 per cent) now receiving at least one social protection benefit (ILO, 2024). Yet this progress masks considerable disparities: while high- and upper-middle-income countries are approaching universalism (85.9 per cent and 71.2 per cent, respectively), coverage in lower-middle- and low-income countries reaches just 32.4 per cent and 9.7 per cent, respectively (ILO, 2024).

Financing USP systems has proven especially challenging (Cattaneo et al., 2024), and the evidence on Universal Basic Income (UBI)-like measures is mixed.¹ While cash transfers show strong positive short-term effects on consumption, health, and poverty reduction (Bastagli et al., 2019; Egger et al., 2022; Haushofer and Shapiro, 2016), policy evaluations show that budget-neutral reforms in middle-income countries can be detrimental by disbursing smaller transfers to more people and worsening the situation of the most vulnerable (Enami et al., 2023; Lustig and Martinez Pabon, 2022).

This trade-off is further complicated in contexts of forced displacement, which are usually characterized by large informal economies (Banerjee et al., 2024), and specific vulnerabilities (Brück et al., 2019). In 2024, 123.2 million individuals were forcibly displaced (FD), 73 per cent of whom are hosted in low- and middle-income countries (UNHCR, 2025). Simultaneously, food insecurity worsened, with 281.6 million people facing acute conditions (FSIN and GNFC, 2024), and the projected number of individuals in need for the year 2024² reached a staggering 299.4 million (OCHA, 2024). Host governments face a dual mandate: responding to immediate humanitarian crises while ensuring long-term development. Yet it remains unclear how they should promote the socioeconomic inclusion of forcibly

1. In this article, building on Banerjee et al. (2024), UBI is understood as programmes that give unconditional and fixed cash transfers to individuals regardless of their income level.
2. The year 2024 is the year the research was completed.

displaced people in national social protection systems, particularly when those systems already provide low coverage for their own citizens.

This article addresses this gap in coverage by studying Colombia, a country at the centre of overlapping displacement dynamics. It hosts 7 million internally displaced persons (IDPs) from decades of conflict (UNHCR, 2024) and 2.81 million refugees and migrants from Venezuela as of November 2024 (R4V, 2024). Colombia offers an ideal setting: open migration policies, intermediate state capacity, and severe fiscal constraints (OECD, 2024). The primary research question is: *How do USP schemes impact poverty in FD settings?* The article also examines the trade-offs between inclusion errors in USP and exclusion errors in targeted systems, and whether USP schemes are fiscally feasible in these contexts.

To tackle these questions, an explanatory sequential mixed methods (ESMM) approach is followed. First, the study leverages a tax-benefit microsimulation model, building on Rodríguez, Silva and Zapata (2024), to quantify the impact of three policy scenarios (UBI-like, cash +, and budget-neutral) on poverty for Colombian and Venezuelan households, using Colombia's Great Integrated Household Survey (*La Gran Encuesta Integrada de Hogares – GEIH*) (GEIH, 2023). Second, the article builds on a qualitative phase that unpacks the tensions revealed by the simulations and explores feasible pathways forward.

This article contributes to three complementary bodies of literature. First, it builds on extensive research measuring the positive impacts of social assistance and cash transfers (Bastagli et al., 2019; Banerjee et al., 2024). The article addresses a dual gap in this literature regarding the challenge of universality and the specific vulnerabilities of forcibly displaced people, which have not been tackled (Banerjee et al., 2024; Brück et al., 2019). Second, the article extends the robust evidence from large unconditional cash transfer interventions, which have demonstrated positive short-term and long-term economic effects (Haushofer and Shapiro, 2016; Egger et al., 2022; Banerjee et al., 2023; Kahura et al., 2022). Here, the geographic focus is shifted from East Africa to the context of forced displacement in Latin America, a setting that remains understudied and structurally different. Finally, the article contributes to the policy design literature that uses microsimulations to evaluate the distributional trade-offs of universal versus targeted schemes (Lustig and Martínez Pabon, 2022; Enami et al., 2023; Lustig et al., 2023; Hanna and Karlan, 2017; Hanna and Olken, 2018; Gasior et al., 2021). While this research has highlighted the risks of budget-neutral reforms, it has not accounted for the unique challenges faced by forcibly displaced people.

The results reveal a complex policy trilemma, characterized by a tension among adequacy, affordability, and political feasibility. Large UBI-like transfers can dramatically reduce poverty; in this study, by up to 15 percentage points (pp) for Colombians and 27 pp for Venezuelans, but are fiscally unfeasible. Budget-neutral scenarios that redistribute existing funds to cover more people

are detrimental to the poorest current beneficiaries. An inclusion effect explains the slight improvement for Venezuelans, who were previously excluded from the safety net. In contrast, a replacement effect explains the decrease in disposable income for the poorest Colombians. Bringing these findings together, the qualitative evidence points to a gradual *targeted universalism* approach, which prioritizes specific life-cycle risks for the most vulnerable groups, as the most viable strategy in fiscally constrained contexts with high informality.

The rest of the article is organized as follows. The next section introduces the policy problem and Colombia's context. Then, the research design and data used are set out and the empirical results presented, followed by a discussion of the implications of the exercise. Policy recommendations and a discussion of the limitations of the exercise are followed by concluding comments.

Background: The role of (U)SP

Social protection and its universal dimension

Social protection is broadly defined as a set of policies and programmes designed to reduce poverty and protect individuals from risks. In particular, the World Bank defines it as a “set of policies and programs that help individuals and societies manage risk and volatility, protect them from poverty and inequality, and help them access economic opportunity” (World Bank, 2022, p. 9). Three main instruments make up social protection systems: social assistance, comprising non-contributory programmes that directly support individuals without requiring prior contributions; social insurance, which protects against life-cycle risks such as old age, unemployment, or poor health; and labour and economic inclusion programmes, which aim to enhance employment and job quality (World Bank, 2022). The universal aspect of social protection refers to ensuring equitable access to these instruments for all.

This article focuses on social assistance, specifically UBI-like measures, to analyse its potential as an effective tool for poverty reduction. UBI-like measures are focused upon for three reasons. First, the COVID-19 pandemic intensified global debates about unifying fragmented and isolated income support measures to ensure adequate and equitable coverage for individuals in need (Gentilini et al., 2020; Marcos Barba, Van Regenmortel and Ehmke, 2020; World Bank, 2022). Second, UBI embodies the purest form of universality, offering a comprehensive and unconditional approach to income support (Banerjee, Niehaus and Suri, 2019; Banerjee et al., 2024). Finally, it offers a unique lens for exploring the fiscal and political trade-offs inherent in achieving poverty reduction in low- and middle-income countries (LMICs) (Lustig and Martinez Pabon, 2022).

Why USP matters and why it is difficult to achieve

Global social protection coverage has grown substantially, with over half of the world's population (52.4 per cent) now receiving at least one benefit (ILO, 2024). Overall, legislative changes have reduced de jure barriers in areas such as old-age, disability, and maternity protection (Behrendt, Bierbaum and Schmitt, 2021), and by December 2024, 30 countries offered universal old-age benefits, three provided universal maternity benefits, and 40 had implemented tax-financed universal child benefits (ILO, 2024; ILO and UNICEF, 2024). Yet this progress masks deep disparities: coverage in LMICs reaches just 32.4 per cent and 9.7 per cent, respectively (ILO, 2024).

The financing gap is substantial. Closing it in LMICs requires an estimated 3.3 per cent of GDP annually – 2 per cent for health services and 1.3 per cent for social protection cash benefits (Cattaneo et al., 2024). Achieving this is particularly difficult in countries where high informality limits tax collection. The International Monetary Fund (IMF, 2021) estimates that 60 per cent of the world's labour force participates in the informal economy, contributing 35 per cent of GDP in LMICs. Informality is itself a product of exclusion (Kanbur, 2017), creating a structural barrier to the contributory mechanisms that underpin most social protection systems.

The distributional evidence on universalization is also mixed. While adequate cash transfers demonstrate strong positive effects on poverty, consumption, and well-being (Bastagli et al., 2019; Egger et al., 2022; Haushofer and Shapiro, 2016), budget-neutral universalization can make the poorest worse off by disbursing smaller transfers to more people and diverting resources away from the most vulnerable (Enami et al., 2023; Lustig and Martinez Pabon, 2022; Hanna and Olken, 2018). This trade-off is at the heart of the universality debate in fiscally constrained settings.

Colombia: Policy context and the forced displacement challenge

These challenges are compounded in forced displacement contexts. Compared to host communities, forcibly displaced people tend to have lower access to basic services (World Bank, 2023) and higher poverty rates (Admasu et al., 2021; Pape and Verme, 2023; Verme, 2023). Social protection systems frequently exclude them, leaving them without effective socioeconomic inclusion measures (Polvanesi, 2023). This article focuses specifically on countries that host significant numbers of refugees and migrants or internally displaced persons (IDPs), at a middle-income to upper-middle-income level, which are contexts where minimum state capacity exists to implement and study universal-like schemes.

Colombia presents a unique case for examining USP in forced displacement contexts. Its policy landscape is defined by the intersection of three features: a long-standing, fragmented social protection system structured around formal employment (Álvarez et al., 2021); one of the world's largest displacement crises; and severe fiscal constraints in a highly informal economy (Ham, Maldonado and Guzmán-Gutiérrez., 2021; OECD, 2024).

As in many Latin American countries, Colombia's social protection system is segmented and employment based. Formally employed workers access the contributory regime, receiving health insurance, pensions, and related benefits financed through payroll taxes. The unemployed,³ the poor, and informal workers are instead eligible for the non-contributory regime, which includes the subsidized health scheme, financed through general taxation (Álvarez et al., 2021). In a labour market where informality has fluctuated between 57 per cent and 58.5 per cent over the past four years (DANE, 2025), this design means the social protection system excludes a majority of the working population.

The focus here is placed on the non-contributory regime, through which social assistance is provided. Up until 2023, the three main programmes were: *Familias en Acción*, a conditional cash transfer for low-income families with children in school and medical check-ups (Medellín and Sánchez Prada, 2015); *Jóvenes en Acción*, a conditional cash transfer for low-income youth in higher education (DPS, 2022); and *Colombia Mayor*, a non-contributory pension for poor elders (Colpensiones, 2023). Their combined approximate budgets were 5 billion Colombian pesos (COP) (3.5 million families covered), COP 769 million (339,000 youth covered), and COP 1.7 billion (1.7 million elders covered), respectively (DPS, 2023b).

Eligibility for all three programmes is means-tested through Colombia's National Social Registry (Sisbén), discussed further in the methodology section. It identifies and classifies households based on their socioeconomic conditions according to four main groups: extreme poverty (A), moderate poverty (B), vulnerable (C), and non-poor (D) (DNP, 2016).⁴ Table 1 presents the distribution of Sisbén groups as of April 2024 using administrative data from the National Planning Department (*Departamento Nacional de Planeación* – DNP). As context, Colombia's population in 2023 was approximately 52 million, meaning that one out of two Colombians is registered in Sisbén, and that 70 per cent of those registered face poverty.

3. The unemployed can also access a one-time contributory benefit, equivalent to 1.5 minimum wages over six months (Medina, Núñez and Tamayo, 2013).

4. See also Departamento Nacional de Planeación (DNP) 2024 Database – Sisbén Personas.

Table 1. *Sisbén IV groups distribution as of April 2024*

Group	Number of people	Percentage (%)
A	8,455,738	32.03
B	10,120,506	38.33
C	6,273,698	23.76
D	1,551,556	5.88
Total	26,401,498	100.00

Source: Author's elaboration using data from DNP online database (2024) – Sisbén Personas (www.datos.gov.co).

Since 2018, this already-strained system has had to serve one of the world's largest displaced populations: 2.81 million Venezuelan refugees and migrants (R4V, 2024). Despite being registered in Sisbén and classified among the most vulnerable groups, Venezuelans remained ineligible for the three main social assistance programmes due to a citizenship requirement (DPS, 2022; DPS, 2023a). A critical juncture came in 2021, when the government adopted the “Temporary Protection Status” for Venezuelan migrants (*Estatuto Temporal de Protección para Migrantes Venezolanos – ETPV*), an amnesty granting over 2 million Venezuelans legal status for ten years, along with the right to work and access to the social protection system (Rossiasco and De Narváez, 2023; Ibáñez, Moya and Velásquez, 2022). The ETPV facilitated their gradual inclusion, making Colombia an instructive case where legal barriers to inclusion have been formally removed, but structural barriers persist.

Research design and data

This article employs an explanatory sequential mixed methods (ESMM) design (Ivankova, Creswell and Stick, 2006), combining a tax-benefit microsimulation exercise with semi-structured expert interviews. The quantitative phase quantifies the poverty impacts of different USP scenarios; the qualitative phase then unpacks the tensions those results reveal, providing the contextual depth needed to develop actionable policy recommendations.

Microsimulation model

Quantitative analysis building was conducted on COLMOD, a static tax-benefit microsimulation model for Colombia developed as part of the SOUTHMOD project in collaboration with UNU-WIDER, built on the EUROMOD platform (Rodríguez,

Table 2. *Simulated policy scenarios*

Scenario	Description	Benefit
S1	UBI-like transfer	Amount equal to extreme poverty line per person in 2023 (COP 218,846).
S2	Cash + transfer	<ul style="list-style-type: none"> • Income support for adults: COP 50,000 • Income support for children: 25% of the poverty line • Income support for elders: Extreme poverty line
S3	Budget-neutral transfer	Budget destined to social assistance spread over SISBEN groups A and B.

Note: This table presents the policy scenarios simulated. The proposed S1 and S2 are grounded in the ILO's Recommendation on social protection floors, 2012 (No. 202) (Cattaneo et al., 2024). COP = Colombian peso. *Source:* Author's elaboration.

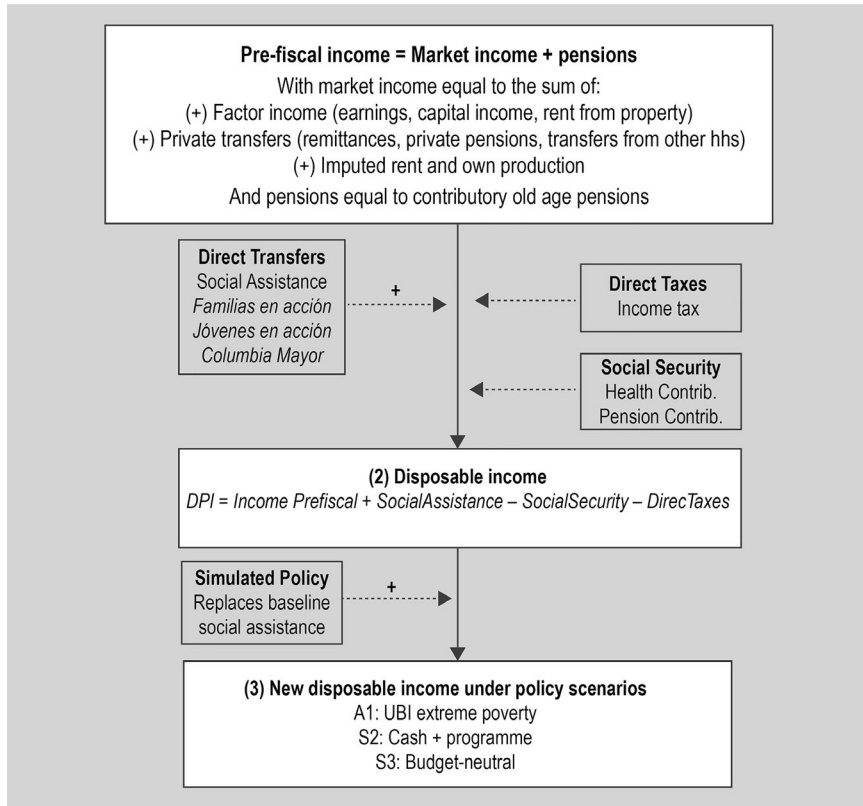
Silva and Zapata, 2024; Corredor, Ríos and Rodríguez, 2021). Following Bourguignon and Spadaro (2006), the model compares *ex-ante* policy changes on imputed household welfare, rather than observed before-and-after outcomes. First, a detailed baseline was constructed simulating household incomes, existing social benefits, and the 2023 tax system. Then, three distinct USP policy scenarios and their distributional impacts were simulated. Table 2 details these scenarios.⁵

One methodological contribution of this article is to extend an analysis that has traditionally been done for the locally born to include Venezuelan refugees and migrants. Since COLMOD's standard databases do not allow disaggregation by nationality, this study models income aggregates at the household level from scratch, using COLMOD's rules and protocols (Rodríguez, Silva and Zapata, 2024). The construction follows three stages: pre-fiscal income (market income plus contributory pensions) is calculated; this is adjusted by adding social assistance transfers and subtracting taxes and social security contributions to obtain disposable income (the baseline); and then the baseline social assistance is replaced by each simulated scenario to obtain new disposable income under each policy. Figure 1 illustrates this process.

The three scenarios apply to households registered in Sisbén and classified in groups A (extreme poverty) or B (moderate poverty). Since the GEIH does not include Sisbén classifications directly, a proxy is constructed following Corredor, Ríos and Rodríguez (2021). Income percentiles are calculated by department and geographic zone, then households are assigned to Sisbén groups sequentially from poorest to wealthiest, using official administrative quotas from DNP (see footnote 4) as targets. To address the further challenge that not all eligible households receive benefits, and that the GEIH underreports beneficiaries by

5. This article is supplemented by an online [Appendix](#), made available by the author. See Supporting information for further information on assumptions of the microsimulation model, Colombia's social protection system, and qualitative tools.

Figure 1. *Income aggregates construction process*



Note: This figure illustrates the process for constructing the income aggregates.

Source: Adapted from Lustig and Martínez Pabón (2022).

approximately 45–48 per cent (Corredor, Ríos and Rodríguez, 2021), a probabilistic participation model is estimated for each programme, as in equation (1), based on official eligibility rules (detailed in Table 3) and observable sociodemographic characteristics, ranking eligible households by predicted probability until official beneficiary targets are met.

$$observed_{eligij} = \alpha + \beta \cdot Xi + \varepsilon \quad (1)$$

With $observed_{eligij}$ being equal to 1 if the unit (household, individual) i is observed as a beneficiary of program j , 0 otherwise; and X is a vector of sociodemographic characteristics that predict eligibility. If the household is observed in the data as a beneficiary, this prediction is set equal to 1; if the household is ineligible, the prediction is equal to 0.

Table 3. *Eligibility conditions for primary social assistance programmes*

Programme	Eligibility conditions	Beneficiaries
Familias en Acción (FeA)	<ul style="list-style-type: none"> Households classified within Sisbén IV (usually Groups A or B, indicating poverty or vulnerability). Must have children or adolescents under 18 years of age. Conditionality on health (attendance at health controls) and education (school attendance). 	3.5 million households
Jóvenes en Acción (JeA)	<ul style="list-style-type: none"> Young people between 14 and 28 years old. Classified within Sisbén IV (usually Groups A, B, or C, indicating poverty or vulnerability). Enrolled in technical, technological, or university higher education institutions (public or private with agreements). Not receiving other similar government subsidies for higher education. 	380,000 participants
Colombia Mayor (CM)	<ul style="list-style-type: none"> Colombian citizens over 54 years old (women) or 59 years old (men). Living in extreme poverty or vulnerability, as determined by Sisbén IV (usually Group A or B). Not receiving a pension or any other type of old-age income. Residing in Colombia for at least the last ten years. 	1.7 million elders

Note: This table shows the eligibility conditions for the three major social assistance programmes in Colombia. *Sources:* Author's elaboration using information from DPS (2023b), Colpensiones (2023), DPS (2022) and DPS (2023a).

A key limitation is the absence of household expenditure data, which prevented the inclusion of indirect taxes. Poverty reductions should therefore be interpreted as an upper bound on distributional effects, a common constraint in similar exercises (Corredor, Ríos and Rodríguez, 2021). Budget figures are not calibrated to administrative totals but serve as a consistent internal benchmark for cross-scenario comparison.

Lastly, data from the GEIH 2023 Q3, Colombia's main labour household survey, covering approximately 20,000 households, is merged with the Colombian National Department of Statistics' (*Departamento Administrativo Nacional de Estadística* – DANE) (DANE, 2023) official income aggregates to ensure alignment with official poverty estimates. A key strength of the GEIH for this research is its statistically representative sample of Venezuelan refugees and migrants, enabling disaggregated analysis by household nationality. The study uses Q3 data specifically to capture a period in which the primary social assistance programmes were fully in place. Therefore, it allows for modelling social security contributions, social assistance benefits, and income taxes guided by official government reports from the Social Prosperity Department (*Departamento Administrativo para la Prosperidad Social* – DPS) (DPS, 2023b) and Colombia's tax code (DIAN, 2019).

Qualitative approach: Semi-structured interviews and participant selection

To unpack the tensions revealed by the microsimulation, 11 semi-structured interviews were conducted with social protection experts, analysed through thematic analysis. Participants were selected based on three criteria: more than seven years of experience in social protection, involvement in social protection reforms, and direct exposure to forced displacement dynamics. The sample, which was drawn from government institutions, international organizations, development banks, and academia, combines local Colombian experts with those operating at the international level.⁶ The interviews explored three core themes: i) interpretation of universality in practice, ii) the administrative and fiscal feasibility of USP, and iii) the political economy of inclusion. This component was not designed for statistical representativeness but to provide the strategic and contextual depth needed to translate the quantitative findings into feasible policy recommendations.

Empirical results: Impact of USP schemes

Baseline: Comparing Colombian and Venezuelan households

Before turning to the policy scenarios, the baseline picture is itself revealing. Table 4 presents descriptive statistics for the main sociodemographic characteristics by household type. When compared, Colombian and Venezuelan households are structurally different in ways that are directly relevant to the simulation. On average, Venezuelans tend to be younger (25.7 years vs. 34.7), live in more numerous households (4.7 vs. 3.7 members), and have a lower proportion of individuals with tertiary education (13.2 per cent vs. 21.9 per cent). Their working conditions are considerably worse: they struggle to secure formal jobs (16.9 per cent vs. 43.7 per cent), work more hours per week (48.1 vs. 42.9), and earn approximately 30 per cent less than their Colombian counterparts. Despite having the same legal rights as Colombians following the ETPV, refugees and migrants still experience a significant labour market penalty.

These differences are also visible in the income distribution. Figure 2 shows the log-income distribution by household type. Household incomes for Venezuelans are lower and more concentrated, whereas Colombian incomes exhibit greater variance. This concentration at the lower end of the distribution reflects the structural disadvantage Venezuelans face even within an open-policy environment. It highlights the need to think about better social protection

6. This article is supplemented by an online [Appendix](#), made available by the author. See Supporting information A.2. for further information on the qualitative component.

Table 4. *Descriptive statistics*

	Colombian households			Venezuelan households			P-value
	Mean (C)	SD	N	Mean (V)	SD	N	Mean (C) - Mean (V)
Age	34.7	21.8	196,780	25.7	17.5	6,762	0.000
Female (%)	51.4	50.0	196,780	49.2	50.0	6,762	0.018
Tertiary education (%)	21.9	41.3	97,280	13.2	33.9	2,735	0.000
Household size	3.7	1.7	196,780	4.7	2.1	6,762	0.000
Female head hh (%)	15.1	35.9	196,780	10.3	30.4	6,762	0.000
Labour income (COP)	1,738,148	2,656,878	83,235	1,210,998	1,222,122	2,920	0.000
Formal job (%)	43.7	49.6	84,692	16.9	37.5	2,954	0.000
Hours worked last week	42.9	15.7	84,692	48.1	15.8	2,954	0.000
Unemployed (%)	9.3	29.1	94,717	9.5	29.3	3,303	0.974

Note: Venezuelan refugees and migrants are identified based on survey questions regarding individuals' place of residence 12 months and 5 years before the survey. Source: Author's elaboration using GEIH (2023-Q3) data.

measures that are comprehensive enough so that socioeconomic inclusion can be fostered and, with it, self-reliance.

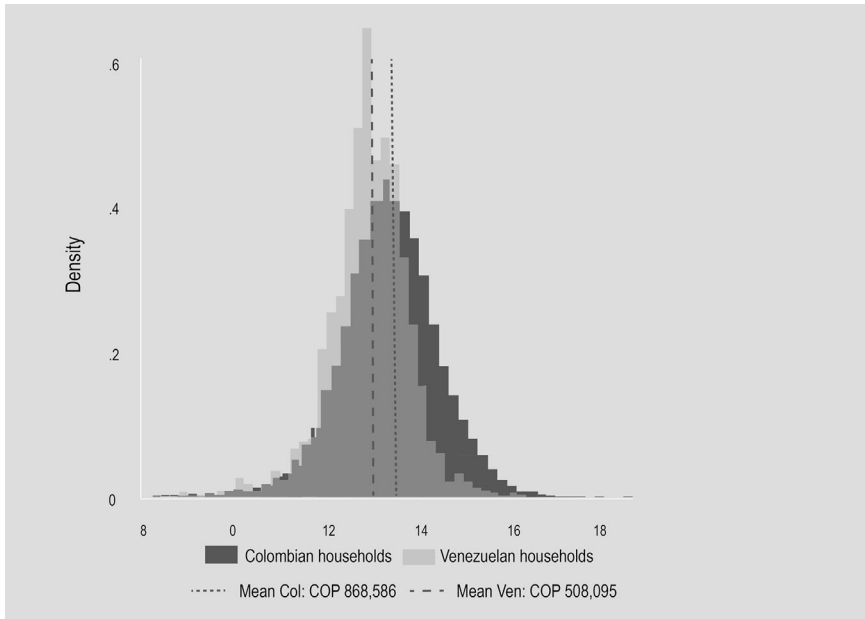
Table 5 further illustrates the income gap at the household level. Annual pre-fiscal market income is lower for Venezuelans (COP 30.3 million) than for Colombians (COP 40.1 million). Venezuelans receive no social assistance benefits in the baseline as the programmes were initially restricted to Colombian citizens, resulting in an imputed value of zero. Their social security contributions and tax liabilities are also lower, consistent with higher informality. On average, disposable income for Venezuelan refugees and migrants is 78 per cent of that of Colombians, and given their larger household size, per capita income gaps are wider still. This exacerbates their social protection needs.

The distributional impact of USP scenarios

Impacts on poverty. Figure 3 shows the impact of three policy scenarios on poverty rates. The baseline already contextualizes the scale of the challenge, with 38.6 per cent of Colombians living below the poverty line, and 49.2 per cent for Venezuelans, making Colombia the country with the second-highest poverty rate in South America (World Bank, 2024a). Economic hardship is a structural issue, not an outlier condition.

S1 produces the largest poverty reduction. A benefit equal to the extreme poverty line (COP 218,846) distributed to all households in Sisbén groups A and B reduces

Figure 2. Log income by type of household



Note: Income aggregate corresponds to total per capita income. The average per capita income is denoted by the dotted vertical line for Colombians and by the dashed line for Venezuelans.
 Source: Author's elaboration using GEIH (2023-Q3) data.

the poverty rate to 25.8 per cent for Colombians and 21.6 per cent for Venezuelans, a reduction of approximately 13 pp and 28 pp, respectively. The larger reduction for Venezuelans is explained by their income concentration at the lower end of the distribution (as shown in Figure 2) and their larger household sizes, which amplify the transfer value. **S2** and **S3** produce substantially smaller reductions, in line with their lower benefit levels and fiscal restrictions.

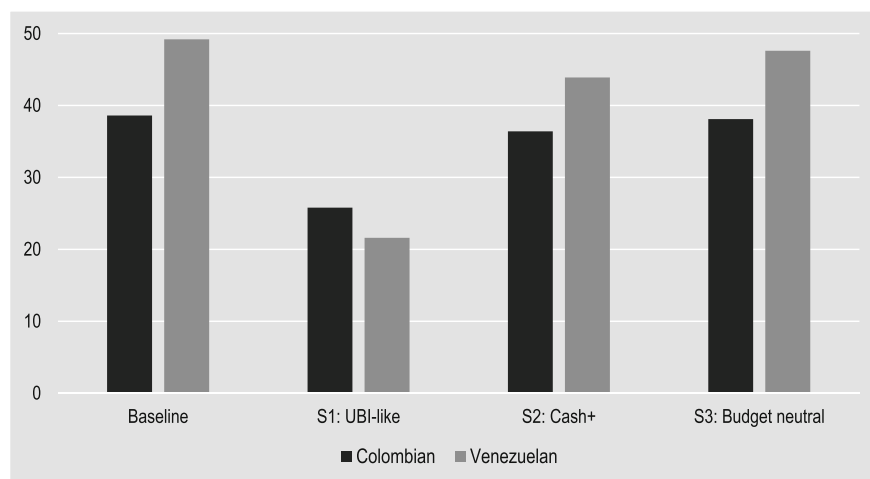
Table 6 deepens the analysis by showing the Poverty Gap (PG) and the Squared Poverty Gap (SPG), which measure the depth and severity of poverty, respectively. **S1** again shows the most remarkable results. The PG falls from 16.18 per cent to 6.49 per cent for Colombians and from 18.78 per cent to 4.50 per cent for Venezuelans, while the SPG falls from 9.07 per cent to 2.34 per cent and from 10.20 per cent to 1.44 per cent, respectively. The UBI-like transfer does not merely push households just above the poverty line; it substantially improves the situation of those who remain poor, with a progressive effect concentrated at the bottom of the income distribution. The sharpest reductions in poverty severity are among the most vulnerable (Venezuelans), highlighting the potential of UBI-like instruments in forced displacement contexts.

Table 5. Descriptive statistics for income aggregates at the household level

	(1)	(2)	(1) - (2)
	Colombian households	Venezuelan households	p-value
Avg. Annual pre-fiscal market income	40,141,972 (57,886,036)	30,306,476 (29,776,973)	0.000
Avg. Annual social assistance	436,876 (1,198,075)	0 (0)	0.000
Avg. Annual SSC	1,995,786 (4,825,325)	897,442 (2,768,973)	0.000
Avg. Annual tax liability	293,828 (4,623,149)	44,128 (978,830)	0.002
Avg. Annual disposable income	37,628,191 (46,494,319)	29,241,664 (26,360,836)	0.000

Note: Annual disposable income is pretransfer income plus social assistance benefits, minus total social security contributions and tax liabilities. All values expressed in 2023 COP prices, calculated at the household level.

Source: Author's elaboration using GEIH (2023-Q3) data.

Figure 3. Poverty rates by scenarios


Note: S1: income support equal to the extreme poverty line; S2: differentiated income support for adults, children, and elders; S3: budget-neutral transfer for poor households.

Source: Author's elaboration using GEIH (2023) data.

Table 6. *Microsimulation results by scenario*

	Baseline		UBI		Cash plus		Budget neutral	
	Colombia	Venezuela	Colombia	Venezuela	Colombia	Venezuela	Colombia	Venezuela
Poverty Headcount (%)	38.55	49.18	25.83	21.61	36.45	43.93	38.12	47.65
Poverty Gap (%)	16.18	18.78	6.49	4.50	14.54	14.96	16.35	16.51
Sq. Poverty Gap (%)	9.07	10.20	2.34	1.44	7.83	7.38	9.42	8.44

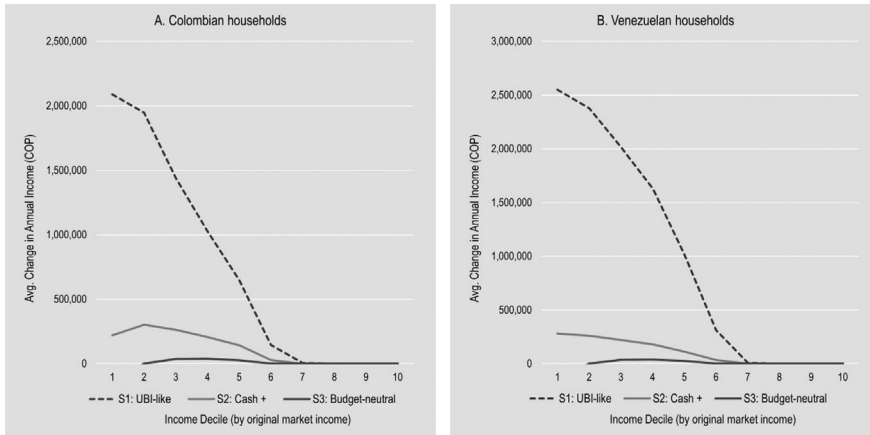
Note: Three statistics are shown for both groups: (i) the poverty headcount, (ii) the poverty gap, which measures the depth of poverty, and (iii) the squared poverty gap. Source: Author's elaboration using GEIH (2023) data.

In contrast to **S1**, **S2** and **S3** reveal weaker dynamics. For **S2**, while beneficial, the depth of poverty remains substantial, suggesting the transfer value is too low to generate significant income gains for the poorest. For **S3**, the poverty gap for Colombians slightly increases (16.18 per cent to 16.35 per cent), and the SPG shows negligible improvements for either group. A policy based solely on resource reallocation, without a net injection of new funds, is insufficient to address the structural nature of poverty. It may slightly alter who is considered poor, but it does not improve the overall well-being of people in poverty (Lustig and Martinez Pabon, 2022; Enami et al., 2023).

Distributional incidence and the inclusion/replacement effect. Figure 4 shows the average change in annual disposable income relative to the baseline, by income decile. This reveals not just the magnitude of income changes but also who the winners and losers are across the distribution, a critical lens for understanding the political economy of each scenario.

S1 delivers a substantial increase in disposable income for both groups, concentrated in the bottom six to seven deciles. The progressively downward-sloping curve indicates that while the absolute transfer may be flat (universal), its relative importance diminishes as the original market income increases.

S2 and **S3** present a more complex and politically consequential pattern. For both scenarios, Venezuelans register a net income gain, while the poorest Colombians are worse off. Two mechanisms explain this divergence. An inclusion effect drives Venezuelan gains: as a population previously excluded

Figure 4. Average change in annual disposable income with respect to baseline


Notes: Average change in disposable income with respect to baseline by household type per income deciles for three policy scenarios: S1: UBI-like equal to the extreme poverty line; S2: Cash +; and S3: Budget-neutral universalization of current social assistance benefits. Income values expressed in 2023 current prices.

Source: Author's elaboration using GEIH (2023) data.

from Colombia's social safety net, any new transfer represents a net positive. A replacement effect drives Colombian losses: existing resources are redistributed across a larger pool of beneficiaries, negatively impacting those who previously received them. This is precisely the dynamic identified in comparable budget-neutral exercises (Lustig and Martinez Pabon, 2022; Enami et al., 2023), and it is especially consequential in forced displacement settings where the political narrative of migrants "taking resources from locals" is already a live tension.

Fiscal feasibility. The final dimension concerns cost. Table 7 presents the net fiscal cost and poverty-reduction efficiency of each scenario. The baseline budget for current social assistance programmes is COP 18,694 million. S1 and S2 imply increases of approximately 710 per cent and 185 per cent in required investment, respectively, rendering both fiscally challenging under current constraints. S3, by design, requires no additional spending.

Despite its high absolute cost, S1 is the most effective scenario in lifting people out of poverty: COP 22,360 per person, lifting 6.76 million people in total out of poverty. S2 is considerably less efficient at COP 42,975 per person, lifting 1.24 million out of poverty. S3, while costless, still lifts 591,672 people out of poverty – but at the price of worsening conditions for the poorest current

Table 7. *Fiscal cost analysis*

	Net fiscal cost	Number of people lifted out of poverty			COP/ persons lifted
	(COP)	Colombians	Venezuelans	Total	
Baseline	18,694,139,904				
S1: UBI-like	151,462,133,760	6,248,865	526,154	6,775,019	22,356
S2: Cash +	53,359,591,424	1,141,317	100,333	1,241,650	42,975
Budget neutral	0	562,326	29,346	591,672	

Source: Author's elaboration using GEIH (2023) data.

beneficiaries. The cost-efficiency of **S1** is notable as the very high total cost is spread across a large number of beneficiaries, but its sustainability depends on it being embedded in a broader strategy of socioeconomic integration rather than treated as a one-time lump-sum transfer.

Expert perspectives on feasibility and trade-offs

The qualitative findings contextualize and extend the microsimulation results across three themes: the concept of universality, implementation challenges, and the way forward.

On the concept of universality. A recurring theme across the interviews is that universality is not a monolithic concept. There is a disconnection between a theoretical, rights-based ideal and the pragmatic budget-constrained reality faced by middle-income countries such as Colombia. Experts diverged and converged around four dimensions: scope, pragmatism, financing, and inclusion of other populations.

On scope, several experts pointed out that the term is a source of confusion. In the context of this article, this was expressed as follows: Does universality mean that all citizens receive a cash benefit, or that access to the cash benefit is universal when a specific need or risk arises? This confusion is salient enough that one global expert, E10, described it as a “marketing problem”, noting that the term is often unhelpful and confused with just UBI, with phrases like “Social Protection for all” being possibly more effective. E7 drew a sharper distinction “between universal assistance and universal schemes”, with a more workable interpretation being what another expert called “universal within categories”, aiming for universal coverage for a specific risk or life-cycle stage, such as old age or early childhood.

From the pragmatist perspective, a strong consensus emerged that a purely universal system, for a country such as Colombia, is fiscally unfeasible. E9 offered the concept of social protection floor as an alternative, since it “aims for universal coverage through a combination of schemes, not a single programme”. E4 captured the Colombian approach directly: “Colombia has assimilated the debate on universalization in a practical and realistic way”, recognizing that reaching universalization requires highly technical targeting efforts. This targeted universalism approach, where one starts with the most vulnerable and gradually expands to the rest, was also endorsed by E2, E3, E6, and E7 as the only path forward.

On financing, several experts argued that the central question is not who is covered but who pays for which risk. E10 stressed that risk pooling and solidarity are what distinguish social protection from individual savings mechanisms. E3 pointed out that tying social insurance exclusively to formal work creates perverse incentives, effectively subsidizing informality rather than reducing it. The rights-based dimension was also well accepted: as E1, E5, and E7 argued, refugee or migrant status should not constitute a barrier to access. The most effective path to inclusion, however, is not parallel programmes for forcibly displaced people but a strengthened national social protection system for all; one that also begins adapting to emerging risk-augmenting dimensions such as climate change, which disproportionately affect displaced populations (E10).

On the implementation challenges. The greatest common barrier identified is fiscal and political constraint. E3’s observation, “making things universal is very expensive”, was echoed by nearly every participant. E8 added that this “fiscal pressure is compounded by political realities and political risks that are not usually well accounted for”, while E9 identified the core tension as one between “affordability and political will”. In Colombia, the recurring political narrative that “migrants are taking money from Colombians” (E1), rooted in ideologies of “deservingness” (E10), acts as a structural barrier to inclusive policy. Once systems are built around poverty targeting, they become politically difficult to reform, as they “get kind of stuck” in that logic (E7).

At the structural level, experts highlighted the persistent gap between the central government’s desire for inclusion and the operational capacity of subnational governments responsible for delivery (E2, E5), compounded by a stark “absence of mechanism for intersectoral articulation” (E4). Policies for internally displaced persons (IDPs), refugees, and returnees are developed in isolation. The humanitarian-development temporal dilemma, where fragmented responses produce short-term humanitarian logic rather than long-term productive inclusion, was identified as a key reason universality fails in practice (E5, E7, E11). Fragmented information systems compound this: the need for robust,

dynamic social registries was flagged as an essential prerequisite for effective USP by E1, E4, E8, E9, and E11.

Even when legal and administrative hurdles are sorted, deeper societal barriers persist. Xenophobia and aporophobia⁷ create labour market frictions (E1), and legal status alone does not guarantee access to decent employment (Ibáñez, Moya and Velásquez, 2022), with most jobs, for both refugees and migrants and low-income nationals, found through informal networks (E1, E2).

On the way forward. Despite these challenges, experts converged around a common direction: unified information systems, linking social assistance to economic inclusion, and building long-term policy coherence. E4 argued for investing heavily in improving targeting instruments, specifically the Social Registry, seeing its potential to centralize information, facilitate monitoring, and enable rapid crisis response. E6 stressed the need for a tool that remains current and does not “wear off so quickly”.

The strategic shift experts advocated for is from a passive safety net to a starting point for self-sufficiency: i) connecting cash transfers to productive outcomes such as entrepreneurship support or skills training (E2); ii) developing the business fabric through support for micro-enterprises and flexible labour arrangements (E1, E2); and iii) promoting private-sector pathways for economic inclusion in a fiscally constrained context (E4).

A gradual approach is considered essential. Strategic entry points for a phased universalism include a universal disability benefit (E10), social pensions for the elderly (E9), and, particularly in forced displacement contexts, inclusion in the health system as a first step, as Colombia has already done (E9, E11). Underpinning all of this is the need for a long-term “pact for social protection and employment” (E6), built through proactive public advocacy that reshapes narratives and, as E10 put it, “builds a culture of social protection”. Formal methodologies, such as ILO country-based assessments, can help structure this dialogue and develop a reform roadmap (E9).

Discussion

The empirical findings present a policy trilemma, characterized by a trade-off among adequacy, affordability, and political feasibility. The quantitative results show the effects of these factors, while the qualitative evidence explains why the choices are complex, especially in the context of forced displacement.

7. A neologism that refers to fear, rejection, or hatred of poor people. It was used by one of the interviewees repeatedly.

The UBI-like scenario (S1) supports the general empirical observation that adequate cash transfers effectively reduce poverty (World Bank, 2024b). A generous transfer targeted at the most vulnerable Sisbén groups increases the incomes of the poorest households without making anyone worse off, aligning with evidence from humanitarian cash transfer programs in Colombia showing sustained income and food security gains for Venezuelan refugees and migrants (Celhay and Martínez, 2023). However, its considerable fiscal cost (a 710 per cent increase in social spending) faces the pragmatic, budget-constrained reality described by every expert interviewed. Beyond cost, the political economy is equally constraining: the recurring narrative that migrants take resources from locals means that efforts to include displaced populations in existing programmes face structural political resistance (Luzes and Rodríguez Guillén, 2023), even when the fiscal space was found.

The budget-neutral scenario (S3) illustrates the consequences of prioritizing affordability above adequacy. The simulation's winners (previously excluded Colombians and Venezuelans who gain a net transfer) and losers (the poorest current beneficiaries who see their resources diluted) demonstrate that reallocating already scarce resources is both politically complex and potentially harmful to those in greatest need (Lustig and Martínez Pabon, 2022; Enami et al., 2023). Experts consistently noted that, despite progressive policies, administrative and societal barriers prevent many refugees and migrants from accessing programmes even when legally entitled (Ham et al., 2022; Rossiasco and De Narváez, 2023). S3 provides the empirical counterpart: even a small new transfer is a net positive for Venezuelans precisely because it corrects for prior exclusion errors, but it does so at the direct expense of the poorest Colombians.

Taken together, the results suggest that policy design, rather than adherence to a single model, is what drives outcomes. The cash + scenario (S2), while modest in impact, avoids creating losers and points toward a middle path with positive income gains for the poorest at a lower fiscal cost. This aligns with the expert consensus that the critical question is not whether to pursue universality, but how. The interviews showed a clear preference for a gradual, step-by-step approach of targeted universalism, focusing on specific risks or life-cycle stages. A phased-in targeted universalism, beginning with the most vulnerable groups and specific life-cycle risks, and gradually expanding, emerges as the most viable path for balancing the trilemma across all components of the social protection system.

Policy recommendations

The following three recommendations offer a feasible and gradual approach to making social protection universal in Colombia.

- 1 ***Develop a medium and long-term SP plan.*** At the core of any policy strategy should be a comprehensive and inclusive SP plan. The evidence shows that Colombia's system is fragmented, with its multiple components poorly articulated. Social assistance, as studied here, is necessary but insufficient on its own. A first step should be to assess how the current system assigns risks and finances responsibilities, building on the findings of the *Employment Mission* (Álvarez et al., 2021). Under the coordination of the National Planning Department and Social Prosperity Department, the government should initiate an interinstitutional consultation process to map existing laws, norms, and programmes, accompanied by a revision of development plans for forcibly displaced people. The objective is twofold: to identify which risks exist and who is responsible for them, ensuring social protection rights are equal for everyone; and to integrate development response frameworks into a broader human mobility plan aligned with the social protection system.
- 2 ***Adopt a targeted universalism approach to reforms as the foundational pillar of the plan.*** As the simulations show, increasing social assistance benefits broadly is costly and fiscally unfeasible in the short term. Instead of focusing on social protection guarantees for all, the country can start by prioritizing the most vulnerable children (0 to 14 years) or older adults (aged 65+), given the exacerbated risks they face, especially in forced displacement contexts. For the children, a benefit equal to 25 per cent of the national poverty line for one year is consistent with international proposals at an estimated cost of 2.1 per cent of government expenditure or 0.7 per cent of GDP per year (Cattaneo et al., 2024). For older adults, a benefit equal to 50 per cent of the poverty line would improve on the current *Colombia Mayor* transfer and close the gap with the poverty line threshold (Cattaneo et al., 2024), with implementation facilitated by prioritizing Sisbén groups A and B.
A crucial accompanying step is that the Social Prosperity Department amend *Colombia Mayor* regulations to remove the citizenship condition, making refugees and migrants who meet the age and poverty criteria eligible. This would align the programme with a rights-based approach, close a critical coverage gap for a highly vulnerable group, and effectively transform an existing targeted programme into a universal social pension for all vulnerable elders.
- 3 ***Upgrade the Sisbén registry into a dynamic tool for socioeconomic inclusion.*** Cash transfers are a critical safety net, but sustainable integration depends on economic empowerment. The current system often operates in silos, with social assistance disconnected from labour market opportunities. The government should continue strengthening the interoperability of the

national social registry to facilitate the identification of potential beneficiaries, and prevent duplication, and go further by transforming Sisbén from a static targeting tool into a dynamic database for economic inclusion. The National Planning Department (*Departamento Nacional de Planeación* – DNP) and DPS should create protocols to automatically refer vulnerable households to skills validation, entrepreneurship support, and job placement programmes across institutions. This creates an integrated pathway where social protection acts as an immediate stabilizer while actively promoting long-term self-sufficiency and formal labour market integration for everyone.

Limitations

Three limitations are worth discussing. First, the microsimulation is static, capturing only first-order effects. It does not account for behavioural responses, (i.e. changes in labour supply or consumption patterns) that a new transfer might induce. The qualitative evidence helps mitigate this by providing a complementary lens for validating the quantitative findings. Second, the GEIH underreports social assistance receipt, making the Sisbén proxy and beneficiary classification less precise than administrative records would allow. Budget figures then serve as a consistent internal benchmark rather than calibrated administrative totals. Accessing administrative records should be a priority for any extension of this work. Third, the qualitative sample of eleven experts, while deliberately diverse across institutional affiliations and geographic scope, is not statistically representative. Its purpose was not generalizability, but to unpack the “why” behind the quantitative results, a goal the Explanatory Sequential Mixed Methods (ESMM) design is well-suited to achieve.

Conclusion

This article set out to answer three questions: i) how USP schemes impact poverty in forced displacement settings; ii) what the trade-offs are between inclusion and exclusion errors; and iii) whether USP is fiscally feasible in these contexts. The combined evidence from the microsimulation and expert interviews illustrates that there is no one-size-fits-all solution. Budget-neutral universalization is detrimental to the poorest current beneficiaries and largely ineffective at structural poverty reduction. Generous UBI-like transfers can dramatically reduce poverty, from 38.6 per cent to 25.8 per cent for Colombians and from 49.2 per cent to 21.6 per cent for Venezuelans, but are fiscally unfeasible under current constraints. The key message is that a targeted universalism approach, embedded in an articulated social protection framework with a centralized information system, offers the most viable path toward effective protection for all

in these contexts. Overreliance on social assistance alone would be insufficient and potentially counterproductive.

Directions for further research include deepening the conceptualization of universality in social protection, exploring the multiplier and general equilibrium effects of large-scale transfer programmes (Egger et al., 2022; Papineni et al., 2025), and studying the de facto challenges of socioeconomic integration in Latin American contexts where amnesty programmes are reshaping the inclusion landscape.

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Supporting information

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

Beyond charity: Under what conditions can zakat complement social protection floors?

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Abstract Zakat is an obligatory Islamic practice that promotes the redistribution of wealth in Muslim-majority countries. It functions by channelling resources from those who have enough to those considered deprived. This redistributive mandate places it in close proximity to non-contributory social assistance. Yet, in practice, zakat programmes vary widely in their legal status, governance arrangements, benefit design, and coordination with state-led social protection systems. This article asks: under what conditions can zakat contribute to the realization of social protection floors (SPFs) in national social protection systems? Drawing on a qualitative comparative case study of Jordan and Pakistan and using the International Labour Organization’s SPF framework as the main analytical lens, the analysis is structured around four SPF-related dimensions: institutional governance, coverage and targeting, adequacy of benefits, and integration with national social protection frameworks. The findings suggest that zakat can complement national floors by extending support to poor and vulnerable groups, but its contribution remains conditional. Importantly, zakat cannot substitute for state-guaranteed social protection as a legal entitlement. Its relevance lies in complementing rights-based systems in financing and/or delivery, provided

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that governance, transparency and targeting safeguards are maintained. In both Jordan and Pakistan, limited coverage and adequacy, fragmented coordination, and reliance on discretionary beneficiary selection constrain SPF alignment. Moreover, weak trust and governance challenges undermine compliance and predictability, particularly where zakat revenues depend on voluntary contributions or are vulnerable to evasion. The article concludes that zakat's SPF potential is most likely to be realized when governance and transparency mechanisms strengthen public trust, targeting rules are clear and monitored, benefits are predictable and closer to basic needs, and coordination is institutionalized through shared systems such as interoperable registries and consistent eligibility verification.

Keywords social protection, gaps in coverage, complementary protection, ILO Recommendation, Islam, Jordan, Pakistan

Introduction

Zakat is an Islamic notion referring to an obligatory contribution made by Muslims with a certain level of income. It represents a core component of the five fundamental pillars of Islam, aiming at redistributing wealth from economically advantaged people to those considered poor and in need, aiming at promoting social justice¹ (World Bank and Islamic Development Bank, 2016). Zakat is collected annually once the individual's accumulated wealth reaches a certain level (in Arabic, *Nisab*), which is equivalent to the value of 85 grams of gold after deducting all personal expenses and immediate debts. Each eligible donor is required to pay 2.5 per cent of the total productive wealth accumulated over one year prior to the due date (Ahmed et al., 2016). Zakat's redistributive mandate and its focus on supporting the poor and vulnerable groups place it in close

1. As stipulated in Quran 9:60, the full list of people eligible to receive zakat benefits includes the poor, those in need, those recently entered Islam, slaves and captives, indebted persons, stranded travellers, zakat collectors, and "In the way of God" (Al Qaradawi, 1999). However, for the purpose of this study, the focus of the discussion will primarily be on the first two groups, the poor and people in need.

proximity to the objectives of typical social protection instruments, particularly non-contributory social assistance.

In practice, zakat implementation differs across countries. While some States view it as a voluntary donation (citizens may pay through government channels, NGOs, or directly), others impose it as a mandatory contribution regulated by national laws and constitutions (usually run by a state-led authority). Institutional models also vary: some programmes are centralized, others decentralized, and many adopt hybrid approaches combining central oversight with local committees to identify beneficiaries and deliver assistance (Hammad, 2022; Nauk and Steinmayer, 2014). In addition to cash transfers and in-kind transfers (e.g. food, clothes, school bags), some countries provide their zakat beneficiaries with production means, training, microcredit, health benefits, and temporary assistance during Ramadan and emergencies (Ali and Barka, 2019; Machado, Bilo and Helmy, 2018). In Sudan, the Zakat Fund also plays a crucial role in subsidizing beneficiaries' contributions to the National Health Insurance Fund.² These diverse arrangements have important implications for how zakat interacts with and functions within national social protection systems, including whether it remains a parallel charitable mechanism or becomes an integrated part of the national system.

This article speaks to global policy debates about extending social protection coverage and building nationally defined social protection floors. The social protection floors (SPF) framework, developed under the International Labour Organization's Social Protection Floors Recommendation, 2012 (No. 202), calls for nationally defined sets of policies and programmes that guarantee at least a basic level of protection throughout the life cycle, with particular attention to vulnerable and marginalized populations (ILO, 2012). While SPFs are often discussed in relation to state-led tax-financed programmes, many Muslim-majority countries also contain institutionalized faith-based redistribution mechanisms, with zakat being the most prominent.

The key question, therefore, is not whether zakat resembles social protection in principle, but rather under what conditions can zakat contribute to the realization of SPFs in national social protection systems.

Importantly, zakat should not be understood as a substitute for state-guaranteed social protection as a legal entitlement. Social protection floors are grounded in nationally defined guarantees and state accountability for ensuring minimum levels of protection for all (ILO, 2012). Zakat, by contrast, is anchored in religious obligation and moral accountability, and its availability and distribution may remain contingent on compliance levels, revenues, and institutional practice. The policy relevance of zakat therefore lies in its potential to complement

2. See [Sudan Zakat Chamber \(2025\)](#) (In Arabic).

rights-based systems by contributing additional financing and/or delivery channels for poor and vulnerable groups who might otherwise be excluded. This of course is dependent upon zakat's governance, transparency, and targeting safeguards being maintained. Making this distinction explicit is important to avoid a policy interpretation whereby governments over-rely on zakat in place of strengthening public, entitlement-based social protection systems.

To address the research question, this article uses a comparative case study of Jordan and Pakistan and frames SPF as the main analytical framework, organizing the comparison around a subset of SPF-related principles and operational dimensions: institutional governance, coverage and targeting, adequacy of benefits, and integration with national social protection institutions. In this regard, Jordan and Pakistan offer a useful contrast. In Jordan, zakat payment to the state-led programmes is voluntary and managed through the National Zakat Fund (NZF) with local voluntary committees (Kawar, Nimeh and Kool, 2022). In contrast, Pakistan's zakat is legally compulsory, automatically deducted from certain financial assets, and administered through a multi-tier hierarchy with substantial provincial autonomy (Riaz, 2012). Comparing these two systems provides grounded insights into how different institutional and governance setups, trust dynamics, and coordination arrangements shape zakat's capacity to complement national social protection floors.

The remainder of the article is structured as follows. The following section sets out the theoretical framework and is followed by the literature review and a presentation of the methodology used. A detailed comparative discussion of zakat and social protection floors in Jordan and Pakistan is then offered. Using these two national case studies, this article discusses how zakat can contribute to the realization of social protection floors before offering conclusions and implications for policy in Muslim-majority countries.

Theoretical framework

The notion of zakat and redistributive justice

The concept of redistributive justice is a reference point for understanding zakat as a social protection mechanism. Classical and modern theories of redistributive justice emphasize that social arrangements should ensure fairness in resource allocation and opportunities, with a particular focus on the least advantaged population (Rawls, 1968; Roemer, 1996). Within Islamic thought, redistributive justice is deeply rooted in the Quran and Sunnah and is operationalized through

specific instruments, including zakat and waqf,³ that aim at preventing excessive concentration of wealth and ensuring that basic needs are met (Chapra, 2008). As mandated in Islamic laws and the Quran, zakat is thus more than an act of individual charity (World Bank and Islamic Development Bank, 2016). It is a structured mechanism designed to ensure the circulation of wealth and to address poverty and social exclusion systematically by facilitating targeted transfers to certain categories of beneficiaries (Ahmad, Habib and Rashid, 2015; Yusuf, Yerima and Ape, 2020).

While earlier work by the author (see Elhag, 2025) provided a more extensive discussion of Islamic economic principles and their philosophical underpinnings, this article retains only those elements that directly support the argument about zakat as a social protection mechanism. The key conceptual point is that zakat embodies a form of compulsory wealth redistribution anchored in religious obligations that is carried out through concrete institutional systems. Under certain conditions, these systems can be aligned with contemporary notions of social protection and social rights (Sadeq, 1993).

Social protection floors as an analytical lens

The International Labour Organization's (ILO) social protection floors (SPFs) framework (Social Protection Floors Recommendation, 2012 (No. 202)) defines SPFs as nationally defined sets of policies and programmes to guarantee at least a basic level of protection to everyone throughout the life cycle, particularly to vulnerable and marginalized populations (ILO, 2012). In this article, SPFs are used primarily as a lens for investigating social assistance, given that the nature of zakat provision is closest to targeted, non-contributory assistance aimed at poor and vulnerable populations (Machado, Bilo and Helmy, 2018). At the same time, zakat and SPFs rest on different normative foundations, which has implications for eligibility, governance, and accountability. Paragraph 3 of ILO Recommendation No. 202 (2012) outlines the main principles of social protection floors, among which are universal provision of protection, benefits adequacy and predictability, as well as "non discrimination, gender equality, and responsiveness to needs" (ILO, 2012).

Despite these functional similarities, zakat cannot be treated as broadly analogous to rights-based social protection. SPFs are grounded in nationally defined guarantees and state accountability for ensuring minimum protection as

3. *Waqf* (endowment in English) is a non-corporate trust or an inheritance gift bequeathed by individuals during their lifetime under Islamic law for the provision of social services publicly and indefinitely – not to be owned for profit by anyone but to be used for the good of the public interest (Sukmana, 2020).

a matter of social rights and legal entitlement (ILO, 2012). Zakat, by contrast, is anchored in religious obligation and moral accountability, and its effectiveness depends on compliance levels, revenues, and the integrity of its institutional arrangements (Hammad, 2022; World Bank and Islamic Development Bank, 2016). This distinction matters because it shapes what can reasonably be expected from zakat in terms of reliability, predictability, and enforceability within national systems.

These conceptual differences also extend to eligibility and governance. In the SPFs framework, the principle of non-discrimination implies that minimum guarantees should be defined on the basis of need and vulnerability rather than group membership (ILO, 2012). Zakat eligibility is defined through religiously grounded categories and may, in practice, be interpreted as primarily serving Muslim beneficiaries, raising potential tensions with universalistic and rights-based approaches. While a number of scholars argue that zakat should not exclude non-Muslims who fall within eligible categories and call for more inclusive interpretations in contemporary welfare state contexts (Ahmad et al., 2017; Mahajneh, Greenspan and Haj-Yahia, 2021), this debate reinforces the broader point that zakat is best understood as complementary to rights-based social protection rather than a substitute for state-guaranteed universality.

Moreover, zakat governance often relies on hybrid institutional arrangements, including religious authorities and community-level committees, which can strengthen local knowledge but also increase reliance on discretionary judgment and raise challenges for standardization, transparency, and systematic oversight (Hammad, 2022; Machado, Bilo and Helmy, 2018).

Recognizing space constraints, the analysis focuses on a small number of SPF-relevant principles and operational dimensions that directly reflect how zakat might contribute to SPF realization. It is worth highlighting that the SPF principles are not a “shopping list” and, ideally, should all be considered when assessing the alignment of social protection programmes. For this reason, the analytical task is not to assess whether zakat can replace state-guaranteed entitlements, but to examine under what institutional conditions it can complement SPF objectives in practice.

To examine the extent to which the zakat programmes in Jordan and Pakistan contribute to national social protection floors, this article operationalizes the SPFs framework using four relevant dimensions to structure the comparative analysis:

- **Institutional governance of zakat programmes**, including legal status, organizational arrangements, and transparency mechanisms.
- **Coverage and targeting (universality contribution)**. Zakat does not aim to provide universal life-cycle protection on its own. It can rather contribute to universality within national systems by covering poor and vulnerable groups who

might otherwise be excluded, if coordination and targeting mechanisms are effective (ESCWA, 2015).

- **Adequacy of benefits**, in terms of the level, regularity, and predictability of transfers relative to basic needs and poverty lines. Islamic principles emphasize that zakat funds should be distributed in a way that each beneficiary receives a sufficient benefit amount to meet their basic needs and improve their standard of living (Saad and Al Foori, 2020).

- **Integration with the national social protection system**, including coordination with other social assistance programmes and alignment with national strategies.

Taken together, these dimensions allow for a minimum level of understanding of how zakat aligns with social protection frameworks (i.e. who it covers, what level of support it provides, and how far it is embedded in the broader social protection landscape). This structure aims to strengthen the comparative contribution by moving beyond descriptive country narratives and focusing on the conditions shaping zakat's SPF-relevance.

Literature review: Zakat and social protection

As a starting point, it is essential to situate zakat within a wider social protection architecture in which well-being is provided through a mix of arrangements rather than a single channel. In regime-based approaches to social policy, welfare provision is often described as a “welfare mix”, reflecting the interaction of public provision, private/market mechanisms, and households in shaping livelihoods and distributing welfare (Gough, 2013). In many developing contexts, this mix is further pluralized by the role of community actors and NGOs (Gough, 2013). Building on this perspective, a growing body of work positions zakat as part of a wider welfare architecture that can supplement (rather than replace) state-led social protection (Gallien, Javed and van den Boogaard, 2024; Nauk and Steinmayer, 2014; Weiss, 2020). Against this background, the following three subsections briefly discuss some of the key debates in the zakat literature that are central to understanding zakat's role as a social protection mechanism: i) zakat as a redistributive tool for poverty reduction, ii) zakat as formal welfare provision versus charity, and iii) the integration of zakat institutions into national social protection systems.

Zakat as a redistributive tool for poverty reduction

A substantial part of the reviewed literature considers zakat a redistributive mechanism that can reduce poverty and inequality by transferring resources from financially secure individuals to eligible recipients, especially the poor and

those in need (Ahmad, Habib and Rashid, 2015; Fatmawatie, Fauza and Rohmah, 2020; Ibrahim, 2001; Pramanik, 1993). Empirical work in different contexts often suggests positive redistributive effects, including reductions in inequality measures when zakat is provided (Abdelbaki, 2013; Ayuniyyah et al., 2018; Jehle, 1994). Interestingly, some scholars argued that zakat can also have a substantial role in complementing state social protection programmes, especially in times of crisis (Gallien, Javed and van den Boogaard, 2024; UNDP, 2023).

However, some studies question the magnitude of macroeconomic effects and emphasize that zakat collection through formal channels is often limited relative to its theoretical potential (Kahf, 1999; Nurzaman, 2011). This implies that zakat's poverty-reduction potential is not automatically guaranteed by religious obligation alone, but conditional on several factors, including governance, compliance, and distribution effectiveness (Adebayo, 2011; Ahmad, 2019).

Zakat as formal welfare provision versus charity

There are two schools of thought regarding zakat's formality in the reviewed literature. Some consider it as an act of charity or the informal provision of welfare (Gallien, Javed and van den Boogaard, 2023; Sohag et al., 2015). This is mainly so in countries where the State is not involved in zakat management and payment is not legally enforced, positioning it only as voluntary religious and spiritual provision driven by faith (e.g. in Morocco). In such cases, the circulation and distribution of wealth in society are not monitored or influenced by the government. Non-Government Organizations (NGOs), private charity, and local entities (e.g. mosques) play vital roles in these contexts in receiving and distributing zakat benefits to vulnerable populations (Weiss, 2020). Individual direct payments to perceived poor people (relatives, neighbours) by eligible donors also fall under this scenario.

Another group of scholars views zakat as a formal channel of risk sharing and redistribution (World Bank and Islamic Development Bank, 2016). Zakat is considered a formal provision of social assistance when governments are involved in administering zakat institutions, either legally enforcing the payment through the official channels offered by the state or voluntarily. Countries such as Kuwait, Saudi Arabia, Pakistan, and Sudan are examples of where zakat is a compulsory payment and has well-established institutions led by the State; hence, it is considered an official form of provision (Gallien, Javed and van den Boogaard, 2023; Muhammad, 2019).

It is worth noting that, in some countries, zakat has a state-led institution, but payment through the official channels is not legally enforced. Citizens have the

freedom to choose to either pay through government funds or private charity organizations, or to pay individually directly to the poor (e.g. Egypt, Jordan) (Hammad, 2022). In such a context, the boundary between formal provision and charity can become blurred. This debate is critical for SPF realization because SPFs require predictable, transparent, and accountable delivery, features that are harder to guarantee when most zakat flows remain informal.

The integration of zakat institutions into national social protection systems

The literature identifies multiple pathways for zakat integration with national social protection systems. Namely, using the zakat fund for social protection budgeting and expenditure; fostering coordination in terms of coverage, eligibility criteria, or databases; and strategizing zakat as part of the social protection or poverty reduction policies and strategies (Hammad, 2022).

Zakat integration can reduce burdens on the general budget when it is efficiently allocated to fund poverty alleviation interventions (Khan, 2007). If administered and implemented properly, zakat can also create fiscal space to boost economic growth and add to the general state revenues, as argued by many scholars (Abdelbaki, 2013; Ahmad, 2019; Machado et al., 2018). However, this potential depends on several preconditions, including regulating zakat collection and distribution through specific laws, addressing compliance monitoring issues, and ensuring the sufficient distribution of benefits to intended beneficiaries (Abdelbaki, 2013; Gallien, Javed and van den Boogaard, 2023; Yasni and Erlanda, 2020).

Coordination between zakat and social protection system can take various forms, including alignment in coverage, eligibility criteria, and database integration for targeting. National evidence shows practical examples of such coordination including manual beneficiary list exchanges to avoid duplication, unified eligibility criteria, and institutional arrangements that place zakat oversight alongside other social protection programmes (Hammad, 2022). An example of the latter can be observed in Pakistan, where the Zakat Fund is supervised by the Ministry of Poverty Alleviation and Social Safety (MoPASS), alongside other national social protection programmes. A dedicated division, the Division of Poverty Alleviation and Social Safety (PASSD), was established recently to ensure coordination between all state-led social protection initiatives, including the Zakat Fund (MoPASS, 2023). Yet the literature also emphasizes that formal inclusion in government structures or national strategies and frameworks does not automatically produce effective coordination. Political will, administrative capacity, and data systems are equally crucial (Gallien, Javed and van den Boogaard, 2023; Machado, Bilo and Helmy, 2018).

Methodology

This article adopts a qualitative approach, relying on a literature review and comparative case study analysis of zakat programmes in Jordan and Pakistan. The comparative approach facilitates identifying similarities, differences, and contextual factors shaping zakat programmes in these countries (Lambert, 2001). As mentioned, the analysis is guided by the SPF framework (ILO, 2012) and focuses on the social assistance dimensions most relevant to the research question.

Jordan and Pakistan were selected because they differ in i) administrative structures (Jordan's more centralized national fund with local voluntary committees versus Pakistan's decentralized provincial autonomy), and ii) collection modality (voluntary in Jordan versus legally compulsory in Pakistan). Both countries recognize zakat as part of their social protection landscape, allowing examination of how different institutional designs shape zakat's capacity to complement national systems and contribute to the realization of SPFs.

The analysis is structured around the four SPF-related dimensions outlined above, these are: institutional governance, coverage and targeting, adequacy of benefits, and integration with national social protection institutions. For each dimension, the study draws on legal and policy documents, administrative data, and secondary literature to describe the zakat system and assess its contribution to basic income security for poor and vulnerable groups. Where available, some quantitative indicators on coverage and benefit levels are included to complement the qualitative assessments.

It is worth noting that this article does not aim to provide a full impact evaluation of zakat on poverty and inequality in the two countries. Instead, it examines the extent to which existing zakat arrangements align with SPF principles and identifies key bottlenecks and opportunities for strengthening their role within national social protection frameworks.

A key limitation of the research is a reliance on secondary literature. Data on targeting efficiency and distributional impacts are often limited, particularly where decentralization and informal payments are prevalent. Future research could triangulate these research findings through qualitative interviews with key stakeholders and the use of more granular administrative data on beneficiaries and transfers. Nevertheless, establishing this comparative baseline remains important given the limited consolidated analysis of how zakat arrangements align with SPF principles across different institutional settings.

Zakat and social protection floors in Jordan and Pakistan

This section is structured around four areas: i) the institutional arrangement of zakat systems, ii) coverage and targeting of beneficiaries, iii) adequacy of benefits, and integration with national social protection system.⁴

Institutional governance of zakat systems

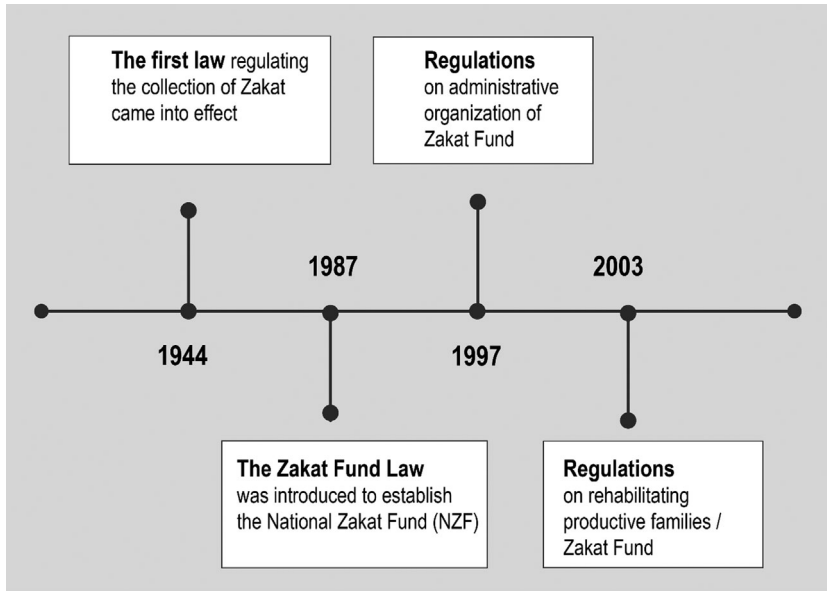
Jordan institutionalized zakat provision through the establishment of the National Zakat Fund (NZF) after the issuance of Zakat Law No. 8 in 1987 (Machado, Bilo and Helmy, 2018). The NZF is supervised by the Ministry of Endowments and Islamic Affairs, which is considered one of the main and first providers of non-contributory social protection in the country (Decamps and McClanahan, 2022; ILO, 2016; Röth, Nimeh and Hagen-Zanker, 2017). Payment of zakat is voluntary in Jordan. There is no legal compulsion for Muslims to pay their zakat obligations to the state-led institution (Qudah et al., 2022). The fund operates through a two-tier structure: a central office in Amman and around 210 voluntary Zakat Committees distributed across the country (Al-louzi, 2013). These committees are responsible for identifying beneficiaries, verifying whether applicants receive benefits from other providers (e.g. National Aid Fund), and arranging the delivery of assistance at community level (Al-louzi, 2013; Machado, Bilo and Helmy, 2018) (Figure 1).

Governance arrangements include oversight and auditing functions. The Ministry of Finance has a financial controller working in NZF to monitor cash flow, while the National Audit Bureau and the Ministry of Endowments and Islamic Affairs conduct regular auditing (Al-louzi, 2013). The NZF also provides multiple complaint channels and a procedural manual requiring local committees to establish mechanisms to handle public complaints and suggestions (Hammad, 2022). Moreover, NZF commits to preparing and publishing annual reports, detailing accomplishments and future targets, though reporting is described as slower than in some other countries (Hammad, 2022). These measures reflect an effort to maintain credibility and trust, particularly relevant since payment to the NZF is voluntary and donors are free to choose alternative channels.

Despite the efforts, the NZF falls short in several aspects, including its limited operational scale, insufficient coordination with other major national social protection programmes and challenges related to the system's transparency and

4. More detailed descriptions and programme-level information, including revenue and expenditure patterns, benefit adequacy by programme and area, and additional institutional features, are provided in Elhag (2025).

Figure 1. Jordan: Timeline of the National Zakat Fund's legal basis

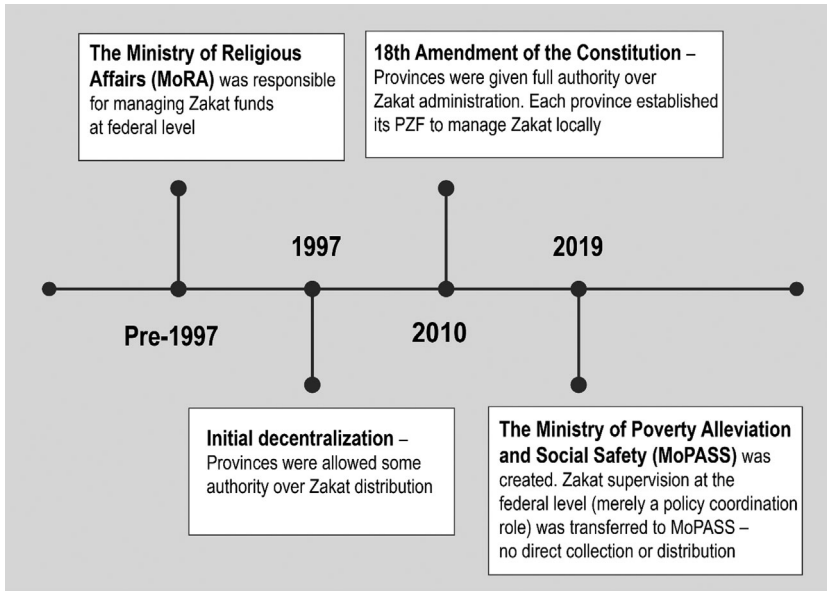


Sources: Author's elaboration based on ILO (2016) and Machado, Bilo and Helmy (2018).

accountability (ILO, 2016; USAID, 2011; Zureiqat and Abu Shama, 2015). Moreover, some centralization reforms were reported to have negatively impacted public trust in the NZF's ability to address poverty and inequality (Machado, Bilo and Helmy, 2018). Even though the NZF's mixed governance model aims to combine central oversight with local knowledge, it may also raise challenges in terms of monitoring, standardizing practices, and ensuring consistent application of eligibility criteria across governorates.

Similarly, Pakistan established a state-administered zakat system through the Zakat and Ushr Ordinance in 1980 (Ahmad et al., 2017). Nevertheless, unlike Jordan, zakat payment in Pakistan is compulsory by law for Muslim citizens and enterprises and is automatically deducted from certain assets (notably savings accounts) on the first day of Ramadan each year. The Central Zakat Fund (CZF), established within the State Bank of Pakistan and supervised by the Ministry of Poverty Alleviation and Social Safety (MoPASS), oversees centralized collection and disbursement (Azam, 2024; MoPASS, 2023). Administration has evolved through time with decentralization in 1997 seeing increased provincial autonomy and, after the 18th Constitutional Amendment (2010), social protection responsibilities, including zakat distribution, were largely devolved to provinces (Gallien, Javed and van den Boogaard, 2023; MoPASS, 2023) (Figure 2).

Figure 2. Pakistan: Timeline of the evolution of Zakat Fund administration



Sources: Author's elaboration based on Gallien, Javed and van den Boogaard (2023), Shaikh (2023) and MoPASS (2023).

Pakistan's governance model relies heavily on provincial and local bodies. Funds are allocated from the CZF to Provincial Zakat Funds (PZFs) and then distributed through District Zakat Funds (DZFs) to Local Zakat Committees (LZCs), which identify eligible recipients and manage direct transfers. The LZCs thus represent the frontline interface of the system and are central to targeting and delivery (Ahmad et al., 2017; Hammad, 2022).

Despite the formal compulsory design, governance challenges undermine performance. Public trust in state institutions is reported to be low, with many citizens believing state authorities are corrupt, including the zakat institutions (Gallien, Javed and van den Boogaard, 2023). The system also contains legal loopholes that allow Muslims to evade zakat payment on the grounds that it conflicts with their specific school of Islamic jurisprudence (Hammad, 2022; Obaidullah, 2017). Additionally, mistrust encourages behaviours such as withdrawing funds (e.g. from savings accounts) before deduction dates so that account balances and the like fall below *Nisab* thresholds (Hammad, 2022). A substantial share of zakat is paid through informal channels, in which the majority of Pakistani Muslims prefer paying zakat individually to those they perceive as in need or poor among their social relations and families (Gallien, Javed and van den Boogaard, 2023). Evidence suggests that the vast majority of

Muslims pay zakat through private institutions rather than government-led entities (Ahmed, Butt and Jaffri, 2022). These governance and trust deficits weaken formal collection and limit the system's ability to operate as a predictable component of the national social protection system. In short, while Jordan's system relies on voluntary compliance and trust to mobilize resources, Pakistan's formally compulsory model is more exposed to enforcement and legitimacy challenges in practice.

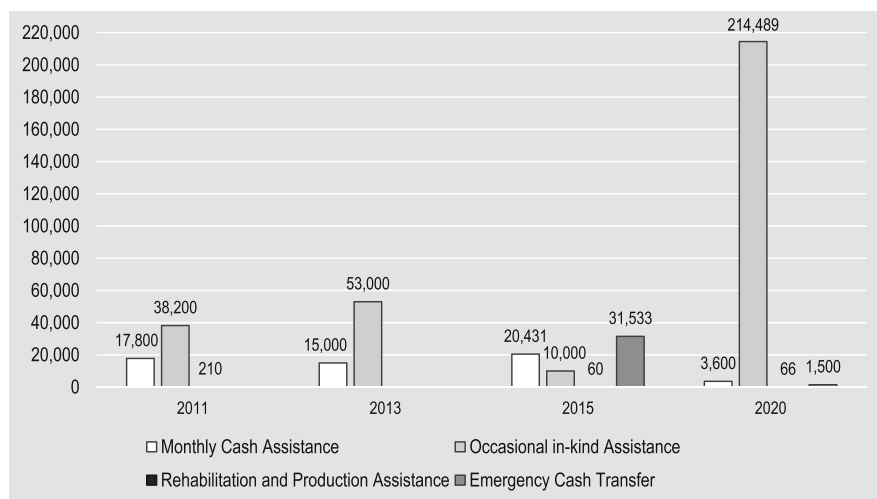
From an SPF perspective, both countries have formal zakat institutions with defined mandates and some degree of government oversight, which is a necessary condition for using zakat as a component of basic income guarantee systems. However, across both cases, zakat's potential to contribute to SPFs and its financial sustainability depends on governance credibility, especially transparency, monitoring capacity, and public trust. Voluntary systems (Jordan) require trust to mobilize resources. Compulsory systems (Pakistan) still require trust and investment in enforcement capacity to prevent evasion and sustain legitimacy.

Coverage and targeting of beneficiaries

The NZF in Jordan provides multiple programmes, including monthly cash assistance, occasional in-kind assistance, orphan support (cash assistance and sponsorship), rehabilitation/production assistance, student assistance, emergency cash assistance, and health care support (Al-louzi, 2013; Röth, Nimeh and Hagen-Zanker, 2017). Monthly cash assistance is targeted to extremely poor households (including non-Jordanians in principle) who do not receive other social assistance support (Röth, Nimeh and Hagen-Zanker, 2017).

In terms of coverage, the NZF reached over 316,000 households or individuals in 2014, positioning it as a notable actor in the Jordanian social protection landscape (ILO, 2016). However, NZF coverage is considered very limited compared to the total number of poor people in Jordan (MoSD; MoPIC; and UNICEF Jordan, 2019). In 2012, the NZF reached around only 1 per cent of the country's total poor and benefited nearly 1 per cent of the non-poor, yet vulnerable, population (Zureiqat and Abu Shama, 2015). Except for the occasional in-kind assistance, the number of households covered in the period from 2011 to 2020 seems to have decreased (Figure 3).

Targeting reliability is a concern. The NZF uses means testing and, in some programmes, a combination of means and categorical targeting, similar to other Jordanian programmes. However, there is reported limited alignment between NZF and other programmes' targeting methods, contributing to inclusion/exclusion errors (ILO, 2016). Moreover, the same ILO source states that the NZF does not have "well-established selection criteria". Instead, it is often determined

Figure 3. Number of households covered by Jordan's NZF programmes (2011–2020)

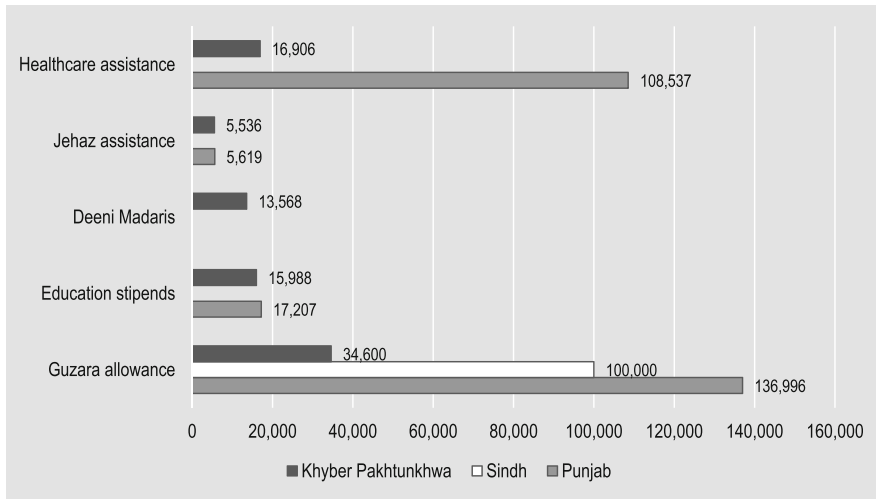
Sources: Author's elaboration based on figures collected from Al-louzi (2013); Machado et al. (2018); and socialprotection.org (2025).

by the social workers within local committees or Zakat offices on a “case-by-case basis”, reducing the transparency and credibility of targeting (Machado, Bilo and Helmy, 2018).

Similarly, in Pakistan, eligibility is also defined in broad terms around poverty and vulnerability, but the targeting methodology is community-based and is largely carried out through the Local Zakat Committees (LZCs) operating under provincial frameworks (Aftab, Gul and Janjua, 2019; Ahmad et al., 2017; Auditor General of Pakistan, 2019). Eligible beneficiaries are broadly defined as poor, those in need, indigent, and vulnerable, particularly orphans, widows, and people with disabilities (as per Zakat and Ushr Ordinance 1980). Zakat support is usually provided through programmes such as subsistence allowance (*Guzara*), educational stipends, health care assistance, marriage assistance (*Jahaz*), and support for religious schooling (*Deeni Madaris*) (Ahmad et al., 2017).

Estimates based on data from the Household Integrated Economic Survey (HIES) 1990-91 suggest that zakat programmes are “correctly targeted” toward lower income deciles (Shirazi, 1996). More recent studies found that zakat interventions in Pakistan not only accurately target income-poor people, but also those considered multidimensionally poor (Hasan and Ali, 2019). However, as in Jordan, the coverage rate is described as small, ineffective, and fragmented, limiting overall poverty impact. Lack of sufficient funding leads to prioritization of certain categories (widows, orphans, disabled, elderly) over extremely poor people who do

Figure 4. Number of beneficiaries (total enrolled since inception) as of 2019 per programme and Pakistan province



Source: Aftab, Gul and Janjua (2019).

not meet those categorical vulnerabilities (Shaikh, 2023). Provincial disparities are significant. For instance, a survey-based estimate shows higher coverage in Punjab than in other provinces, reflecting differences in organization and allocations (Shirazi, 1996) (Figure 4).

Selection processes face integrity risks. Reported cases indicate beneficiary selection may occur based on personal acquaintance with committee members rather than eligibility, and distribution decisions may be subject to political pressures (Ahmad et al., 2017; Shirazi, 1996). Such practices undermine fairness and reliability in reaching those most in need. Taken together, the Jordan case highlights limits linked to selection criteria and scale, while the Pakistan case highlights limits linked to discretion, integrity risks, and uneven provincial reach.

Zakat can significantly contribute to SPF-related universality where targeting is credible, transparent, and coordinated with other programmes to reduce gaps and duplication. Both countries demonstrate that weakly specified eligibility criteria and heavy reliance on local discretion can reduce transparency and allow favouritism, undermining the United Nations Social Development Goals ambition to “leave no one behind”. Limited budget can also undermine the system’s potential, forcing it to make choices as to whom to cover and whom to exclude.

Although no available source was found that explicitly states whether the zakat programmes in Jordan and Pakistan cover non-Muslims, the reviewed literature seems to suggest that zakat assistance is intended for Muslim beneficiaries. If this

is so, it would be difficult to fully integrate zakat into national social protection floors, since discrimination on the basis of religion should not apply under such systems. Many scholars argued that since zakat is about Muslims helping others in need, it should not exclude non-Muslims, as long as those in need fall under one of the eight eligible categories (Mahajneh, Greenspan and Haj-Yahia, 2021). Several contemporary Islamic scholars have asserted, given that modern States are built around the principles of welfare states, zakat in Muslim-majority countries should contribute to supporting the non-Muslim poor, emphasizing an inclusive approach to ensure all in need are covered by government-led social assistance support, regardless of their beliefs (Ahmad et al., 2017; Mahajneh, Greenspan and Haj-Yahia, 2021).

Adequacy of benefits

In Jordan, the size of zakat transfers varies by programme and household composition. The monthly cash assistance benefit level is 30 Jordanian dinar (JOD) per month plus a JOD 5 top-up per household member, with no determined ceiling for the number of recipients per family. This benefit level is described as constituting 53 per cent of the national poverty line (Zureiqat and Abu Shama, 2015). Benefits are transferred to bank accounts through the Islamic Bank (Al-louzi, 2013). While the programme has a predictable monthly structure, the benefit level is regarded as very low and insufficient to meet basic needs, and overall adequacy is constrained by limited revenues and the voluntary nature of contributions (Zureiqat and Abu Shama, 2015).

Even though the National Zakat Fund provides regular monthly assistance to some households, much of its support is provided as occasional or emergency one-off transfers (e.g. JOD 100–1,200 for emergency assistance) and in-kind vouchers (Al-louzi, 2013; Röth, Nimeh and Hagen-Zanker, 2017). These instruments can enhance responsiveness to shocks, but they do not provide the same level of predictability as regular transfers.

While Jordan's adequacy challenge is closely tied to low benefit levels under a voluntary revenue base, Pakistan's challenge is compounded by uneven provincial allocations and delivery issues. In Punjab, for instance, the recorded benefit value was 1,500 Pakistani rupees (PKR) per month per beneficiary in 2014, whereas in Khyber Pakhtunkhwa, the value is PKR 500 per family per month (Government of Khyber Pakhtunkhwa, 2025; Government of the Punjab, 2025). This variation arises mainly because the value of zakat funds allocated to PZFs and DZCs differs between provinces depending on the population size. This indicates that provinces with higher levels of poverty rates will not necessarily receive a fair share of zakat revenues to meet their needs

compared to others if the population in that province is not the largest (Khan, 2013). Such a practice can further reduce benefit values in less populated areas (e.g. Balochistan), which are commonly those with the highest poverty rates (Iqbal, 2020).

Overall, the reviewed literature emphasizes that even with subsistence allowance (*Guzara*) transfers being described as regular and predictable, they are very small (mostly equivalent to less than 4 per cent of the minimum wage) and fixed regardless of family size or circumstances (e.g. families headed by women or persons with disabilities) (Ahmad et al., 2017; Shaikh, 2023). Beneficiaries often report dissatisfaction with the amounts received, suggesting limited adequacy to meet basic needs (Ahmad et al., 2017).

Predictability is also challenged by delivery and governance problems. Audit findings from 2019 include complaints that LZCs do not distribute subsistence allowance (*Guzara*) regularly and sometimes use illegal payment methods (off-the-record cash or open cheques rather than prescribed crossed cheques) (Auditor General of Pakistan, 2019). Such irregularity undermines SPF expectations of predictable benefits.

From the perspective of social protection floors, this implies that while zakat programmes in Jordan and Pakistan contribute to income support, they generally do so at levels below what would be required to guarantee basic income security for all beneficiaries. For zakat to contribute meaningfully to SPFs, benefit levels must be aligned with minimum needs, and delivery must be predictable. This, in turn, requires both a sufficiently stable revenue base and administrative systems capable of timely payments, as well as revisiting benefit formulas and programme design to ensure that transfers are more closely aligned with national poverty thresholds. Without such adjustments, zakat's ability to function as a robust SPF instrument remains limited.

Pakistan's case specifically emphasizes that, even when zakat collection is mandatory by law, context-related factors may still undermine a sufficient revenue base, if not adequately addressed. The fact that, by design, the majority of zakat collection is carried out through automatic deduction from savings accounts leaves unsolicited to contribute many people whose personal wealth meets the *Nisab* threshold. According to World Bank estimates, only 21.3 per cent of adults in Pakistan have bank accounts. This issue is intensified by the country's narrow tax base and large informal economy, which renders difficult wealth estimation to determine *Nisab* eligibility (Gallien, Javed and van den Boogaard, 2023).

Integration with national social protection institutions

The extent to which zakat programmes are integrated with other components of national social protection systems is another critical factor in assessing their

contribution to national SPFs. Jordan has achieved significant progress in this regard, with the NZF being recognized as one of the major entities responsible for providing social assistance in the country (Machado, Bilo and Helmy, 2018). Studies such as (Decamps and McClanahan, 2022) and (ILO, 2016) discuss the complementary role the NZF is performing in providing social assistance to the poorest and those not covered by other social protection programmes such as the National Aid Fund (NAF) and Social Security Corporation – implying some level of coordination between these programmes and the NZF.

Moreover, the National Social Protection Strategy (2019–2025)⁵ recognizes the NZF as part of the social assistance landscape and prioritizes improving NZF performance, transparency, targeting efficiency, and coordination with the NAF and other providers (MoSD; MoPIC; and UNICEF Jordan, 2019).

Coordination is practiced mainly at the local level through manual beneficiary information exchanges by the voluntary zakat committees to reduce duplication and adjust benefits (Hammad, 2022). However, national-level coordination is described as limited due to institutional separation. The NZF is supervised by the Ministry of Endowments and Religious Affairs, while other major programmes fall under the remit of the Ministry of Social Development. This separation has led to delays in integrating the NZF into the National Unified Registry (NUR), which was developed to enhance coordination between targeted social assistance programmes (DCI, 2023).

The Jordanian case, therefore, illustrates a partial integration model. Zakat is recognized and can complement other programmes, but limited data integration and fragmented oversight constrain national-level coordination. This partial integration contrasts with Pakistan's formal institutional placement alongside national programmes, where decentralized administration shapes coordination in practice.

As in Jordan, Pakistan recognizes zakat as part of the National Poverty Alleviation Strategy, with coordination arranged at federal level through MoPASS and a dedicated division (PASSD) mandated to monitor and integrate zakat within the broader national social protection system (MoPASS, 2023). Yet implementation is described as lacking structured coordination, leading to overlaps and fragmentation (Aftab, Gul and Janjua, 2019). For instance, although the Zakat Fund and the country's Benazir Income Support Programme (BISP) both provide unconditional cash transfers to poor households, they operate in isolation, creating risks of duplication and inefficiencies (Gul, 2021). This suggests that placing the Zakat Fund under the oversight of the same federal institution as other social protection programmes has not, on its own, ensured effective coordination. In practice, decentralization shapes how coordination unfolds. Provinces manage

5. The latest national strategy document available while authoring this article.

zakat distribution largely independently, and zakat often functions separately from other provincial social protection programmes despite emerging provincial coordination bodies (Aftab, Gul and Janjua, 2019; Gul, 2021). This demonstrates that institutional placement alone does not necessarily ensure functional integration. Operational coordination and shared systems are still required.

From an SPF standpoint, fragmentation reduces the overall coherence and efficiency of social protection provision and limits the extent to which zakat can be strategically deployed to fill coverage gaps (Rawlings, Murthy and Winder, 2013). For zakat to support the realization of SPFs, it must be integrated through practical coordination mechanisms, particularly unified or interoperable registries, consistent eligibility verification, and structured data exchange to reduce duplication and close coverage gaps. Without sufficient operational coordination capacity and political will, both Jordan and Pakistan show that recognition in poverty alleviation strategies or formal ministerial placement is insufficient.

To make the comparison between the Jordan and Pakistan cases more explicit, Table 1 provides a brief summary of the main similarities and contrasts discussed in this section.

Discussion: Under what conditions can zakat contribute to SPFs?

The comparative analysis of Jordan and Pakistan highlights several cross-cutting conditions that shape whether and how zakat can contribute to the realization of social protection floors. At a conceptual level, both countries illustrate that zakat can be understood as a non-contributory social assistance instrument whose objectives are broadly aligned with SPF principles. However, evidence from both cases suggests that unlocking zakat's full potential in contributing to SPFs can only be achieved under certain conditions, including the need for tweaks to institutional design, governance quality, and system design.

Importantly, these findings should be read through a complementarity lens. Zakat, as a religiously grounded redistributive mechanism, may support SPF objectives by adding financing and/or delivery channels for poor and vulnerable groups, but it cannot substitute for state-guaranteed social protection as a legal entitlement. In SPF terms, the State remains the primary guarantor of universality and accountability, while zakat's contribution depends on compliance, revenues, and institutional practice. Making this distinction explicit is important to avoid a policy interpretation whereby governments over-rely on zakat instead of strengthening public, entitlement-based systems.

First, credible governance and trust are foundational. Zakat's effectiveness as a social protection tool is linked to the efficiency of revenue collection, distribution to appropriate recipients, good governance, and public trust in the system's

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Table 1. *The main similarities and contrasts across the cases of Jordan and Pakistan*

Dimension	Jordan	Pakistan
<i>Legal status</i>	Voluntary payment, relying on trust to mobilize resources	Legally compulsory payment (with scope for evasion/exemptions in practice)
<i>Governance and delivery structure</i>	State-led institution (NZF) under the Ministry of Endowments and Islamic Affairs. Local voluntary committees play a central role in beneficiary identification and delivery	State-led institution (CZF) under the Ministry of Poverty Alleviation and Social Safety. Devolved administration with strong provincial autonomy (PZFs) and local Zakat Committees central to beneficiaries' selection and delivery
<i>Role of the State</i>	Oversight and facilitation within a voluntary model. Legitimacy and trust central to mobilization	Formal enforcement framework, but effectiveness is largely shaped by trust, compliance and administrative capacity under decentralization
<i>Eligibility and targeting</i>	Targeted assistance for poor/vulnerable. Reliance on means/categorical criteria with local discretion	Targeted assistance for poor/vulnerable, community-based selection with broad criteria defined at provincial level. LZCs determine specific criteria and select beneficiaries within these broad frameworks
<i>Coverage</i>	Limited relative to needs. Scope shifts across programmes and time	Limited and uneven across provinces. Category prioritization under constrained resources
<i>Adequacy</i>	Regular monthly assistance exists but low. Benefit value is based on family size. additional support often one-off/occasional	Benefit values low, vary by province and mostly fixed regardless of family size or circumstances. Additional support exists (one-off/occasional). Predictability affected by delivery and governance problems
<i>Integration with national social protection programmes</i>	Partial integration with NZF affiliated to separate Ministry. Fully recognized in the national social protection strategies. Manual local-level coordination exists, but national systems integration remains limited	Formal placement alongside national programmes under the same Ministry, yet operational coordination constrained by decentralized practice. Fully recognized in the national poverty reduction plans

Source: Author's elaboration based on the literature review.

credibility to fulfil intended obligations. Where public trust is undermined, through perceived corruption, weak enforcement, or limited transparency, formal compliance declines and contributions shift to informal or private channels, reducing the ability of state-led zakat programmes to operate as a predictable component of national social protection floors (Gallien, Javed and van den Boogaard, 2023; Malik, 2016). Jordan's voluntary system places particular emphasis on trust and transparency, whereas Pakistan's compulsory system demonstrates that legal enforcement alone does not guarantee legitimacy or compliance when governance weaknesses persist.

Second, targeting credibility and verification/selectivity rules must be strengthened. Both systems rely heavily on local committees and case-by-case

discretion. While this can offer flexibility and local knowledge, it can also reduce transparency and allow favouritism and corruption to influence decisions, undermining fairness and coverage effectiveness (Auditor General of Pakistan, 2019; Machado, Bilo and Helmy, 2018). In SPF terms, weak targeting and verification reduce the capacity to close coverage gaps among the poorest and to ensure resources reach intended groups. Clearer, consistently applied eligibility criteria and stronger monitoring of local bodies are crucial factors.

Third, predictable and broad-based resource mobilization is necessary for adequacy. Benefit adequacy in both cases is constrained. Jordan's regular monthly assistance is described as low relative to needs, while Pakistan's subsistence allowance (*Guzara*) is widely characterized as very small, with major provincial disparities. In Jordan, voluntary contributions can restrict and destabilize funding, whereas in Pakistan, the collection base is narrowed by reliance on automatic deductions from bank accounts while the large informal economy complicates wealth monitoring. Such constraints directly limit zakat's ability to provide SPF-consistent minimum guarantees.

Fourth, functional integration with national social protection institutions is crucial for zakat to contribute to SPF realization. Zakat is unlikely to provide universal life-cycle protection on its own, but it can complement SPF universality when it coordinates effectively with other programmes, mainly by addressing coverage gaps, reducing overlaps, and aligning benefit design. In Jordan, coordination remains largely local and manual, and the NZF is not fully integrated into the National Unified Registry. In Pakistan, formal coordination structures exist, but decentralization and programme silos limit operational integration. Across both cases, the SPF contribution depends on data exchange, shared registries, unified targeting mechanisms, and institutional arrangements that translate existing strategic recognition into practice.

Table 2 below summarizes the main conditions identified across the four SPF-informed dimensions and synthesizes how they shape zakat's potential contribution to national social protection floors.

Finally, the comparative perspective underscores that there is no single model of zakat integration compatible with SPFs. Jordan's more centralized National Zakat Fund and Pakistan's multi-tier compulsory system illustrate different paths, each with advantages and trade-offs. What matters from an SPF standpoint is not the exact institutional form, but whether the governance, coverage, adequacy and integration conditions are such that zakat can reliably help guarantee basic, consistent and reliable income security, contributing to poverty and inequality reduction.

Beyond Jordan and Pakistan, this suggests that Muslim-majority countries considering closer alignment between zakat and SPFs should avoid "one-size-fits-all" institutional templates and instead focus on strengthening the same enabling

Table 2. *Summary of conditions for zakat to complement social protection floors*

SPF-informed dimension	What enables zakat to complement SPFs	What constrains SPF-alignment in practice (Jordan/Pakistan)
<i>Institutional governance</i>	Credible governance, transparency, and oversight that strengthen public trust and reduce discretionary abuse; administrative capacity to enforce rules and monitor implementation	Low trust, perceived corruption, weak transparency/accountability, and uneven monitoring capacity. Reliance on local discretion with limited standardization implementation
<i>Coverage and targeting</i>	Clear and consistently applied eligibility criteria, credible targeting and verification; coordination with other programmes to reduce duplication and close gaps	Weakly specified criteria and heavy reliance on local judgement; integrity risks and exclusion/inclusion errors; constrained budgets forcing prioritization and leaving some needs uncovered
<i>Adequacy and predictability</i>	Predictable and sufficient resource base; benefit formulas and delivery modalities aligned with basic needs; timely and regular payments	Benefit levels low relative to needs and vary across contexts; revenue constraints (voluntary funding or evasion/leakage); irregular delivery and administrative weaknesses in payment practices
<i>Integration with national social protection institutions</i>	Institutionalized coordination (shared registries, interoperable databases, consistent verification rules); alignment with national strategies and referral pathways	Fragmentation and programme silos; limited national-level data integration and coordination (local/manual coordination being more common); decentralized practice constraining coherent system-wide integration

Source: Author's elaboration based on the literature review and comparative analysis.

conditions within their own social protection architecture. Particularly, trust-building governance, clear eligibility rules, adequate and predictable transfers, and functional integration with national registries and coordination systems. In this sense, the central policy question is less one of whether zakat is voluntary or compulsory, and more of whether the surrounding institutional environment allows it to operate as a reliable complement to state-led social protection floors.

Conclusion and policy implications for Muslim-majority countries

The experience of Jordan and Pakistan offers broader lessons for Muslim-majority countries seeking to integrate faith-based redistribution mechanisms into formal social protection frameworks. While country contexts differ, several relevant policy implications emerge.

First, it is recommended for countries to consider formally recognizing zakat institutions as part of their national social protection systems, as a complementary mechanism rather than a substitute for state-guaranteed entitlements, with clear legal mandates that link their objectives to the provision

of basic income security for poor and vulnerable groups. Given that such alignment may involve normative and operational tensions, particularly around universality and non-discrimination, it requires explicit safeguards to ensure that zakat-supported provision reinforces, rather than dilutes, rights-based social protection principles. This does not necessarily require full state control, but it does imply establishing frameworks that ensure transparency, accountability and alignment with national social protection strategies, while respecting the religious principles underpinning zakat.

Second, improving data and information systems is essential. Integrating zakat beneficiary information with national social registries and poverty databases can enhance targeting accuracy, reduce duplication, and facilitate coordination with other social assistance programmes. Such integration would allow policy makers to identify coverage gaps and design complementary benefit packages that collectively move countries closer to the guarantees envisaged under the ILO's social protection floors framework.

Third, efforts are needed to enhance the adequacy and predictability of zakat benefits. This may involve strengthening wealth monitoring, collection mechanisms, promoting compliance through public awareness and trust-building measures, as well as revisiting benefit levels and delivery modalities to ensure that transfers meaningfully contribute to meeting basic needs. In some cases, this could include linking zakat benefits to national poverty lines or minimum expenditure baskets and ensuring regular payment schedules.

Fourth, governance and accountability reforms should explicitly aim at reinforcing public trust. Transparent reporting on zakat collection and distribution, open complaint channels for the public, participatory oversight mechanisms involving religious scholars and community representatives, and clear separation between religious and political considerations in allocation decisions can help maintain both the religious legitimacy and social policy effectiveness of zakat institutions.

It is worth highlighting that the reforms proposed in this article are not only technical. They may also be shaped by political economy constraints, including institutional capacity and incentives, which influence compliance and the feasibility of enforcement. More importantly, they also require a careful balance between greater standardization of zakat administrative rules and delivery and the religious principles underpinning zakat, so that reforms strengthen social protection objectives without undermining zakat's legitimacy and intended purpose.

Lastly, Muslim-majority countries may explore innovative ways of combining zakat with other Islamic social finance instruments, such as Waqf, and with conventional tax-financed social assistance to build more comprehensive and sustainable social protection systems. Nevertheless, such integration should

clearly position these mechanisms as complementary to rights-based provision and be supported by coherent governance. While this article has focused on zakat and SPFs, the broader implication is that faith-based redistribution mechanisms can, under suitable institutional and governance conditions, play a meaningful role in realizing universal basic social protection guarantees and advancing inclusive development in line with both religious values and international policy commitments.

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Gender responsiveness: Framing, programming, and the limits of transformative social protection in Ethiopia

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Abstract Gender responsiveness has emerged as a prominent concept in social protection policy, increasingly shaping donor agendas and national strategies. Yet despite widespread usage, we lack well-defined analytical frameworks that allow for gender-responsiveness assessments of entire national social protection systems. This article addresses that gap by constructing and applying an analytical framework that integrates gender-responsive programming features with a framing analysis of the normative assumptions and discursive constructs underpinning social protection design. It applies this two-dimensional framework to the Ethiopian social protection system, combining document analysis and key informant interviews conducted in early 2022. The article thereby offers a time-bound structural assessment of the system at a specific point in time. The findings reveal that while Ethiopia exhibits a meaningful range of gender-responsive programming features, the underlying framing in both policy documents and practitioners' discourse continues to institutionalize traditional gender roles. Women are cast primarily as mothers and caregivers rather than as autonomous rights-holders. Economic empowerment goals are systematically reinterpreted as instruments of child and household welfare. This framing limits the system's

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transformative potential and may also render gender provisions fiscally precarious. This baseline structural mapping can inform future comparative and longitudinal work on gender and social protection systems in sub-Saharan Africa.

Keywords coverage gaps, Ethiopia, gender, research method, social protection, sub-Saharan Africa

Introduction

Gender responsiveness has become one of the defining concepts in contemporary social protection discourse. Championed by international organizations including UNICEF, UN Women, and the International Labour Organization (ILO), it features prominently in national and donor-driven strategies alike (Camilletti et al., 2021; Siraj, 2020; UNICEF, 2020). One notable manifestation of this trend, which has brought the concept increased attention, is the Gender-Responsive Age-Sensitive Social Protection (GRASSP) project, led by the UNICEF Office of Research – Innocenti. Parallel to these developments, the scholarly literature on gender and social protection has expanded substantially: from programme-focused evaluations of cash transfer conditionalities (Cookson, 2018) to systematic reviews of what gender-responsive social protection (hereafter: GRSP) systems look like in practice (Cookson et al., 2023a). Yet despite this increasing attention, definitions diverge, frameworks overlap, and empirical applications at the system level remain few.

Most existing assessments focus on discrete programmes or flagship interventions examined across multiple country contexts (Camilletti et al., 2021; Cookson et al., 2023b). Far less attention has been paid to assessing entire national social protection architectures through a gender lens – and fewer still have combined an evaluation of programming features with an analysis of the normative framing that underpins them. As Cookson et al. (2023a) note, while a growing body of research has examined how individual instruments affect gendered outcomes, “what is missing is a systems perspective on how these discrete programmes hang together to provide coverage across the life course”. This article seeks to address this gap.

Drawing on fieldwork and document analyses conducted in early 2022, this article offers a time-bound structural assessment of the Ethiopian social protection system as it stood at the time. Thereby, it functions as a proof-of-concept for one potential method of application of a system-wide gender-responsiveness analysis

using an analytical framework constructed based on the state of the literature at the time. Since the study was concluded, both Ethiopian social protection policy and the literature on GRSP have naturally evolved. The article thus provides a structural snapshot – a baseline mapping of the architecture and normative underpinnings of the system – that can inform future comparative and longitudinal research.

Ethiopia represents a particularly instructive case: it is a low-income country with a high overall level of gender inequality (gender inequality index of approximately 0.5), which has nonetheless developed a comparatively elaborate social protection architecture that explicitly incorporates gender equality goals. As a result, it functions as something of a “least likely case” (Bennett and Elman, 2006), which may reveal relevant insights about the forces that drive GRSP adoption as well as the limits of what programming alone can achieve.

The article makes two key contributions. First, it constructs an analytical framework that integrates the technical assessment of gender-responsive programming features with a framing analysis of gender norms and roles, thereby bridging the technocratic and constructivist dimensions of existing GRSP frameworks. Second, it applies this framework to the Ethiopian case, generating empirical insights into the tension between progressive programming design and conservative normative framing. It finds that Ethiopia’s social protection system, as of 2022, can best be characterized as gender-sensitive rather than gender-responsive in the full sense: the programming dimension shows meaningful GRSP programming, while the framing dimension reveals persistent institutionalization of traditional gender roles that undermines the system’s transformative aspirations.

The article is structured as follows. The next section reviews the literature on GRSP, identifying the analytical gaps this article seeks to address. Thereafter, we present the two-dimensional analytical framework and describe the methodology. A brief contextual overview of gender and social protection in Ethiopia is then provided before we present the empirical findings in detail. A discussion of the implications of these findings precedes the concluding comments.

Gender-responsive social protection: Conceptual foundations and analytical gaps

The relationship between gender and social protection has long been recognized in scholarship and policy. Social protection systems both reflect and reproduce broader gender inequalities – in labour markets, household dynamics, legal frameworks, and social norms (Dale, 2020; Devereux and Sabates-Wheeler, 2004). Women face particular vulnerabilities to poverty and social exclusion rooted in care burdens, wage gaps, informal employment, and exposure to gender-based violence. Beyond addressing these vulnerabilities, social

protection can also have an additional, transformative function (Devereux and Sabates-Wheeler, 2004): it has the potential to address underlying social relations, including the intra-household division of care and domestic work.

Foundational work on the gender and social protection nexus mainly distinguished between Women in Development and Gender and Development approaches, with the latter emphasizing the relational and structural dimensions of inequality (Dale, 2020; Moser, 1993). These fed into the concept of gender mainstreaming – the systematic integration of gender perspectives across all policy stages (Daly, 2005; Rees, 2005) – which became the dominant operational approach through the 1990s and 2000s. Gender mainstreaming commitments have become increasingly embedded in programme documentation, evaluation criteria, and donor conditionalities.

The concept of GRSP has come to the fore most prominently through the GRASSP research programme (UNICEF, 2020), along with parallel contributions from UN Women (Siraj, 2020) and multi-country comparative studies (Camilletti et al., 2021). These frameworks share a conception of a spectrum running from gender-discriminatory approaches at one end to gender-transformative approaches at the other. Gender-responsive programming occupies the middle portion of this spectrum, responding explicitly to women's differential needs, while gender-transformative programming goes further by seeking to challenge and dismantle the structural causes of gender inequality (UNICEF, 2020). The empirical literature generated by these frameworks has focused heavily on cash transfer programmes. As Cookson et al. (2023a) note, the term “cash transfer” is often used synonymously with “social protection”, obscuring the need for a systems-level perspective. Recent contributions have begun to fill this gap: the UN Women World Survey (Staab et al., 2024) documents highly uneven progress across the life course, while Cookson et al. (2023b) find that most national social protection strategies formally acknowledge gendered risks while falling short in operational design – a pattern well exemplified in the Ethiopian case.

Two gaps in the GRSP literature motivate this article. The first is scope: existing frameworks are largely programme-focused and rarely applied to entire national architectures. Recent GRASSP research on Ethiopia has made headway – examining the country's Productive Safety Net Program (PSNP) gender provision implementation (Kuss et al., 2024a) and design politics (Kuss et al., 2024b) – but focuses on the PSNP rather than the system as a whole. The second is analytical: most frameworks evaluate gender-responsive programming features but give limited attention to the normative framing within which these features are embedded. As Chopra (2018) and Holmes and Jones (2013) have argued, a programme may formally include maternity provisions or childcare measures while framing these as instruments of child nutrition rather than women's rights.

This can have profound implications for outcomes. Cookson and Barrantes (2024) have recently extended this argument to the frontline delivery level. They show how street-level bureaucrats bring their own gendered dispositions and interpretive frameworks to social protection implementation in ways that can reproduce or subvert the gender intentions of programme design. This article argues the same dynamic operates upstream, at the level of policy design itself. The framework developed here addresses both gaps by pairing technical programming assessment with framing analysis, and examining the tension between the two, which constitutes the core empirical finding.

Analytical framework

The analytical framework used in this article draws on and expands existing GRSP frameworks, merging two dimensions – a Programming dimension and a Framing dimension – which come with their own methodological approaches. The framework was constructed by systematically reviewing the sub-components of existing analytical frameworks – principally Camilletti et al. (2021), UNICEF (2020), and Holmes and Jones (2013) – and by identifying overlapping and mutually additive indicators that could be merged into a coherent and comprehensive tool for system-level analysis.

The analytical framework fulfils multiple important purposes. First, it expands and merges existing frameworks to overcome identified fallacies, particularly the excessive focus on technical evaluation. By advocating a mixed-methods approach – a framing analysis for the Framing dimension and a content analysis for the Programming dimension – it seeks to provide a more holistic analytical tool. Second, it applies a system-wide perspective that includes policy texts, legal frameworks, and policy actors' views, going beyond the evaluation of singular programmes or instruments. Third, it provides a set of deductive codes that guide the coding of both the document corpus and the interview transcripts. Fourth, it allows for the identification of gaps between the two dimensions – specifically, situations where a system scores well on programming features while simultaneously embedding these in normative frames that reproduce rather than challenge traditional gender roles. As will be shown, this gap constitutes the most significant finding of the Ethiopian case analysis.

The framing dimension

The framing dimension examines the normative underpinnings of the social protection system – the assumptions, rationales, and discursive constructs through which women are constituted as subjects of social protection. This

dimension is informed by framing analysis and feminist institutionalism (Chopra, 2018; Holmes and Jones, 2013) and encompasses six sub-dimensions.

i Legal basis. This sub-dimension investigates whether gender-responsive features are grounded in a rights-based approach that recognizes women as rights-bearers, and whether universalism, progressive realization, gender equality, and women's empowerment are explicitly defined system goals (Camilletti et al., 2021; UNICEF, 2020).

ii Institutions. This sub-dimension examines the extent to which relevant voices – social partners, women's machineries, civil society organizations, and beneficiaries – were consulted in the design of measures, and whether women participate adequately in involved institutions (Asian Development Bank, 2017; Chopra, 2018; Dale, 2020; Holmes and Jones, 2013).

iii Interests. This sub-dimension builds on this by interrogating what different stakeholders' interests are, and what the relative power among them is – a crucial dimension for understanding who actually drives the inclusion of gender-responsive features (Holmes and Jones, 2013).

iv Risks and vulnerabilities. This sub-dimension assesses what gender-specific risks the system recognizes, covering a comprehensive list of indicators drawn from multiple frameworks (Chopra, 2018; Holmes and Jones, 2013).

v Needs. This sub-dimension distinguishes between women's short-term practical needs and long-term strategic needs, asking how the system defines each (Moser, 1993).

vi Roles and norms. This sub-dimension examines how women are framed throughout the system: what roles are attributed to them, whether they are recognized in their multiplicity of identities, and what attitudes and gender norms are expressed in both documents and stakeholder discourse.

The programming dimension

The programming dimension evaluates gender-responsive features in the design of the social protection system from a technical angle, applying a content analysis approach. Four main sub-dimensions were identified.

i Overarching programming. This assesses whether benefits are targeted at women, specific measures are taken to address gender-specific risks, and the overall design takes accessibility for women into account (Camilletti et al., 2021).

ii Life-cycle provisions. These examine measures designed for women and girls across the full life course: pregnancy and maternity, childhood and adolescence, working age, and old age (UNICEF, 2020; Staab et al., 2024).

iii Monitoring and evaluation (M&E), and accountability practices. These examine whether the system employs a gender lens in its M&E design (Camilletti et al., 2021).

iv Financing mechanisms. These assess whether gender is mainstreamed in the budgeting and allocation processes of the system (Ortiz et al., 2019).

Methodology

The analysis draws on a single case study of the Ethiopian social protection system, using documents and data collected in the first half of 2022. This case study approach is motivated by the recognition that an in-depth single-case study may reveal relevant insights for policy makers seeking to make an entire national social protection system more gender-responsive. As noted above, this article explicitly positions its findings as a time-bound analysis: the description of the system and the evidence presented refer to the system as it stood at that point in 2022.

Two sources of data inform the analysis. The first is a systematic document corpus comprising Ethiopian social protection laws, policy documents, and programme design documents. Documents were collected through structured searches of Google, the Federal Negarit Gazeta (Ethiopia's government gazette), and partner institution repositories, including the World Bank archive and the International Labour Office's (ILO) digital repository. The search was guided by the social protection mapping literature (ISSA, 2019; ILO, 2021) and by systematic keyword searches spanning instrument types, life course stages, and gender-specific terms. The final corpus encompasses the National Social Protection Policy (2014), the National Social Protection Strategy (2016), the rural (RPSNP5) and urban (UPSNP/UPSNJP) PSNP programme design documents and programme implementation manuals, social health insurance and community-based health insurance documentation, and the relevant constitutional and legislative provisions. Where documents could not be found through official channels, two verified Ethiopian legal blogs were consulted and cross-checked against the ILO digital repository.

The second source is nine semi-structured key informant interviews (KIIs) conducted remotely in early 2022. Interviewees were selected purposively to represent four stakeholder categories: officials of the Government of Ethiopia (GoE, $n = 4$), international organizations and donors (IO, $n = 3$), a civil society organization (NGO, $n = 1$), and an independent expert ($n = 1$). Each interviewee was assigned a code based on their stakeholder type and level (GOV-00, IO-00, NGO-00), used for citations throughout the article. Semi-structured interviewing was selected for its capacity to cover broad topics pre-selected from the analytical framework while leaving room for follow-up questions and probing (Leech, 2002). KIIs served two primary purposes: to gather information on aspects of the system not fully documented (financing arrangements,

implementation practices, design rationales), and to capture stakeholders' own framings of women's roles and needs.

The method of analysis combined content analysis and framing analysis. Content analysis was applied deductively, using the programming dimension's sub-dimensions and indicators as a coding scheme to identify the presence or absence of specified features. Framing analysis examined how women were constituted as policy subjects – what problems were attributed to them, what roles they were assigned, and what rationales were offered for gendered design choices – drawing on both the document corpus and the interview transcripts. Coding was conducted in qualitative data analysis software, with the framework's dimensions guiding the deductive codes and space left for inductive codes where relevant. This also yielded inductively derived codes not included in the original framework: polygamy and wife inheritance as contextually relevant gender-specific risks, as well as the blurring of gender-responsive and nutrition-sensitive framing.

The analysis faces several limitations. The KII sample is small and cannot support generalizations about the organizations represented. Access to certain operational documents – budget plans, implementation operational manuals – was restricted, meaning some aspects of the system are assessed primarily through stakeholder testimony rather than documentation. The analysis was also conducted by a non-Ethiopian researcher in the framework of a Master's thesis. Finally, the data collection period coincides with a moment of acute crisis in Ethiopia – the Tigray conflict was ongoing, and multiple donors had recently pulled back funding – which contextualizes some of the findings on resource scarcity.

Gender and social protection in Ethiopia: Contextual overview

Gender inequalities and the policy context

Ethiopia is one of the poorest countries in the world and ranks near the bottom of global human development indices, with a Human Development Index of 0.497 in 2023, ranking 181st of 192 countries (UNDP, 2025). Despite strong economic growth in the years preceding the study period, poverty remains high and concentrated in rural areas.

The country's experiences of and vulnerabilities to poverty are gendered, particularly with regard to employment: women's labour force participation, while high in aggregate terms due to subsistence agriculture and informal trade, is concentrated in lower-paid, less protected segments of the economy. Formal

employment, and with it access to contributory social insurance, is disproportionately male. The informality of women's employment is particularly relevant for social protection, as it excludes most women from contributory social insurance systems designed around formal employment. In Ethiopia, this structural exclusion is compounded by significant gendered barriers to participation in social protection programmes, including women's limited decision-making power, time poverty due to care responsibilities, and restrictions on mobility in some communities.

The Constitution¹ of the Federal Democratic Republic of Ethiopia frames women's historical disadvantage as an injustice justifying affirmative action, and successive governments have enacted formal commitments to gender equality – including the National Action Plan for Gender Equality (2006), women's committees in ministries, and a dedicated women's affairs ministry. Nevertheless, multiple interviewees described Ethiopian society as strongly patriarchal, in which women are:

... traditionally given a secondary role within the household as well as within government issues (GOV-04, personal communication, 2022; IO-01, personal communication, 2022).

As documented in the Ethiopia Demographic and Health Survey (CSA and ICF, 2016) and subsequent assessments, significant gender gaps persist across nutrition, maternal health, education, formal employment, and exposure to gender-based violence – including child and early marriage, polygamy, and wife inheritance as practices with documented and regionally variable prevalence.

Ethiopian social protection system in 2022

Ethiopia's social protection system, summarized in Table 1, comprises two main types of programmes: contributory social insurance and non-contributory social assistance. Given that the majority of the Ethiopian population falls outside the formal economy – and therefore outside the reach of contributory schemes – non-contributory social assistance plays a central role in coverage.

Social insurance is administered by two agencies: the Public Servants Social Security Administration (PSSSA) for public sector employees and the Private Organizations Employees Social Security Agency (POESSA) for the private sector. Both provide old-age, survivors', and incapacity pensions, as well as sickness, maternity, and unemployment benefits, but coverage is limited to formal employees. As of 2020, approximately 1.67 million individuals were enrolled

1. See, the [text](#) of the Constitution of 8 December 1994.

Table 1. *Overview of the Ethiopian social protection system (2022)*

System	Type	Scheme
Social insurance	Old-age	Old-Age Pension or Gratuity
	Survivors'	Survivors' Pension or Gratuity
	Accidents and occupational diseases	Incapacity (Invalidity/Disability) Pension or Gratuity
	Sickness	Sickness (medical and cash) Benefits
	Maternity	Maternity (medical and cash) Benefits
	Unemployment	Unemployment Benefits
	Health	Social Health Insurance (SHI) Community-Based Health Insurance (CBHI)
Social assistance	Conditional cash transfers (public works)	Productive Safety Net Programme (PSNP) • RPSNP • UPSNP/UPSNDP Integrated PSNP Pilot
	Unconditional cash transfers	
	In-kind transfers	
	In-kind transfers	Home-Grown School Feeding Programme

Source: Author's elaboration based on the literature review.

under each scheme in a country of over 115 million – a stark reflection of how small the formally employed share of the workforce is. Health insurance exists in two forms: a Social Health Insurance (SHI) scheme established in legislation in 2010 that had not yet been implemented as of the study period, and a Community-Based Health Insurance (CBHI) scheme that had expanded more successfully, reaching approximately 32 million people in 2020. The CBHI targets those outside formal employment, but its benefit package did not adequately address women's sexual and reproductive health needs.

Social assistance is delivered primarily through the flagship Productive Safety Net Programme (PSNP), which covered over 8.5 million beneficiaries through its rural arm (RPSNP) and urban arm (USNP and its job-focused variant, UPSNDP) (World Bank, 2020). The PSNP combines conditional cash transfers tied to public works participation with unconditional transfers – including Temporary Direct Support (TDS), a quasi-maternity benefit exempting pregnant and lactating women from public works conditionalities – as well as employability components such as skills training and entrepreneurship support. The programme has evolved through five design phases since its inception in 2005, with gender provisions deepened at each iteration. The remainder of the system is rounded out by a Home-Grown School Feeding programme and a small Integrated PSNP pilot. The overarching framework is set by the National Social Protection Strategy (MoLSA, 2016) and its associated National Social Protection Policy (MoLSA, 2014). The system is heavily donor-dependent: the

World Bank is the primary PSNP financier, alongside USAID and Irish Aid. These dependencies are also directly relevant to the gender provisions discussed below.

Findings

Programming dimension: Gender-responsive features of the system

The content analysis of programming features found significant variation across schemes and policy areas, with gender-responsive design concentrated primarily within the PSNP.

Overarching programming. Within the PSNP, overall programming modalities are notably gender responsive. Both rural and urban arms include explicit female beneficiary targets and quotas: the RPSNP5 sets a 50 per cent target for women's participation in public works, and female-headed households are given preference in targeting among equally poor households. Registration and transfer mechanisms are designed to enhance women's access, including direct payment provisions and joint payment cards. The UPSNJP includes specific provisions for young women: mentorship groups, entrepreneurship training, and wage employment support designed to address the gendered barriers to labour market entry that the programme documents explicitly acknowledge. Both arms are linked to gender-based violence response mechanisms and social service referrals and include behavioural change communication (BCC) sessions addressing gender norms at the household level. Childcare facilities at public works sites and reduced working hours provisions (50 per cent hours at the same pay) were introduced specifically to enable women's participation. The Ministry of Agriculture's (MoA) implementation plan for the RPSNP5 also includes provisions for "gender and nutrition-sensitive public works planning" and the development of gender-specific job aids for implementers (MoA, 2020).

Life-cycle provisions. The clearest gender-responsive provision is the Temporary Direct Support, which functions as a quasi-maternity benefit for women participating in public works, exempting them from the public works conditionality during pregnancy and for up to 24 months after childbirth, with soft conditionalities linked to maternal and child health services. Maternity and pregnancy leave with full pay is constitutionally guaranteed for women in formal employment. Prenatal and post-natal health services are nominally free under a government fee waiver system. However, multiple interviewees confirmed that

the practical reach of these provisions is severely constrained by the exclusion of the informal economy from social insurance and by out-of-pocket cost structures in the health system (IO-01, personal communication, 2022; GOV-04, personal communication, 2022). Paternal leave is absent entirely.

For working-age women, the system attempts to address barriers to labour market participation through the employability components of the PSNP. However, there is a clear structural gap: women who are neither poor enough to qualify for PSNP nor employed in the formal sector fall entirely outside both pillars of the system.

One interviewee described this “missing middle”:

The system thinks that they are not poor enough to qualify for [the PSNP] and they are also not covered by the contributory social security scheme because the systems think that they have no capacity to contribute. And even the legal and regulatory system, the administrative system is not in place [...] to capture them (IO-03, personal communication, 2022).

Similarly, old-age pensions are tied to formal employment, and as of 2022, no non-contributory pension was in place, although it is a stated goal of the National Social Protection Strategy. Among social insurance beneficiaries, 74 per cent were male (ILO, 2021).

Monitoring and evaluation (M&E) and accountability. Gender-disaggregated data collection is built into the PSNP’s M&E systems, and the programme has commissioned multiple dedicated gender assessments. However, interviewees highlighted that monitoring relies primarily on female beneficiary counts rather than on more substantive gender-specific indicators. This is in part because of the difficulty of constructing baselines for empowerment outcomes and in part due to the limited statistical capacity of the Central Statistical Agency (GOV-01, personal communication, 2022; IO-03, personal communication, 2022). This finding aligns with the comparative analysis of 52 national social protection strategies by Cookson et al. (2023b), which found that M&E provisions in low- and middle-income contexts often fail to capture the gendered outcomes they nominally target.

Financing. As a heavily donor-financed system, the PSNP’s gender-responsive components are structurally vulnerable to funding fluctuations. This was also mentioned by some interviewees:

So, if we have that money, particularly the gender sensitivity interventions it will be very nice. But still we are struggling to have resources and the government and also

the World Bank is struggling to mobilize resources and from other donors and including the development partners who pledged for the programme during the design phase (GOV-01, personal communication, 2022).

Gender budgeting is not institutionalized within the system. Budget planning is described as a co-responsibility of donors and the Ministry of Finance, neither of which integrates gender-responsive features systematically into its allocations. The only concrete gender-related budget earmark identified in the programme documentation was 3 per cent of the public works capital budget for “gender and nutrition-sensitive activities” – a provision that interviewees noted was primarily oriented towards nutrition. Another interviewee described a Women’s Fund that had been established approximately 13–15 years earlier but had ceased operations due to management difficulties (GOV-04, personal communication, 2022).

Framing dimension: Normative underpinnings of the system

While the programming analysis reveals a system with meaningful gender-responsive features, the framing analysis presents a considerably more complex and ultimately more concerning picture.

Legal basis. The Ethiopian Constitution (Article 35)² enshrines specific rights for women, such as maternity and pregnancy leave with full pay, equal employment and pension access, and entitlement to affirmative measures, and key strategies and PSNP documents make repeated reference to gender equality and women’s empowerment as explicit goals. However, the broader constitutional right to social protection to all is qualified by an “available means” clause (Article 41), and documents consistently prefer a scalable, needs-based framing over universalist commitments. As Berhane (2020) observes, social protection in Ethiopia is largely perceived as an instrument for growth and self-reliance rather than a human right in itself – a selective use of rights language that grants legitimacy without creating enforceable claims. Notably, the social insurance system makes no reference to gender equality or women’s rights, constituting a gender-blind regime.

Institutions. The design of gender-responsive features appears primarily donor driven. When asked about the origin of specific gender-responsive provisions in the RPSNP5, most interviewees named Irish Aid and UNICEF as key initiators. The World Bank, the Government of Ethiopia, and USAID provided the political

2. See, the [text](#) of the Constitution of 8 December 1994.

and financial backing necessary for these provisions to be accepted, but the initial impulse and detailed design specifications tended to originate externally. One interviewee described the design process as:

... top-down [with] most of the issues emanating from the social protection policy and the World Bank's country-level development priorities" (GOV-01, personal communication 2022).

The former dedicated women's ministry (Ministry of Women, Children and Youth Affairs –MoWCYA) had been absorbed into the broader Ministry of Women and Social Affairs (MoWSA) prior to the RPSNP5 design process, and evidence of its involvement in design working groups was limited. Multiple interviewees noted a lack of understanding for this change, as it pushes closely related social protection and labour issues into two separate ministries. This requires stakeholders to build up entirely new connections in both ministries and leads to coordination issues. According to some interviewees, another issue was the representation of civil society: NGOs were not directly represented; rather, their representation was taken over by USAID (GOV-01, personal communication, 2022; IO-01, personal communication, 2022; NGO-01, personal communication, 2022). It appears that the NGOs that were consulted were implementing and/or donor NGOs but not local women's organizations.

Interests. While power in the governance system was concentrated among the Government of Ethiopia's top-level political leadership, the World Bank, and USAID (according to interviewee's assessments of their influence on the social protection system), interviewees highlighted that it was mainly Irish Aid and UNICEF – comparatively smaller donors – who drove the inclusion of GRSP features. These donors exercised influence disproportionate to their financial contribution through targeted funding for gender-specific activities. One government interviewee expressed this dependency:

You see, there are many agencies here, particularly UNICEF is, I'm sure you know the role very well, particularly in this country. So, we are indebted for that, we must be thankful. So, UNICEF has a very good role to explain in how far this inclusion, intervention is very important within the PSNP programme and improves the well-being of general population and particularly for the woman (GOV-01, personal communication, 2022).

A potential reason for the high influence of relatively small donors on the design is the overall resource scarcity in Ethiopia. As multiple interviewees explained, implementation was based on currently available resources. When there was a

shortage of programme resources due to current global and national circumstances, UNICEF dedicated additional funding to uphold certain gender-responsive features, including training on gender-based violence and social service linkage (GOV-01, personal communication, 2022). Similarly, IrishAid funded the highly influential gender analysis that fed strongly into the new design of RPSNP5 and appears to have been, generally, highly active during the design phase, even becoming the co-chair of the technical committee for output four³ (GOV-03, personal communication, 2022).

Risks and vulnerabilities

The system recognizes a broad range of gender-specific risks. It acknowledges child and early marriage, adolescent pregnancy, maternity-related health and income losses, gender-based violence (including sexual violence associated with widowhood and single motherhood), HIV/AIDS and other infectious disease risks related to women's overrepresentation in care roles, and economic risks associated with informal employment and labour market exclusion. Two additional risks emerged inductively – polygamy and wife inheritance – reflecting context-specific vulnerabilities not captured in the international frameworks. This breadth of risk recognition is comparatively strong.

However, a significant ambiguity concerns women's care and domestic work burden. While some documents acknowledge this burden as something to be addressed, it is consistently framed as a practical constraint to be accommodated rather than as a structural injustice to be transformed. The distinction between women's short-term practical needs (income security, food security, access to employment) and long-term strategic needs (economic autonomy, freedom from role constraints, equal decision-making) is formally present in the National Social Protection Strategy (NSPS), but long-term strategic needs receive considerably less sustained operational attention.

Roles and norms. Across both documents and interviews, women are constituted primarily as mothers and caregivers, a framing that operates through three overlapping mechanisms.

First, multiple programming provisions with gender-responsive potential are explicitly justified through a child welfare rather than a women's rights rationale. The Temporary Direct Support quasi-maternity benefit, for example, was

3. Output 4: "Linkages to available social services facilitated for core PSNP clients with emphasis on PDS and TDS"; see summary of [PSNP Rural Productive Safety Net Programme 2021–2025](#).

recently extended to 24 months post-birth not because of women's entitlement to income replacement during maternity, but because as one interviewee reported:

... the government wants to reduce the stunting rate [and the extension] came from the discussion on ensuring that children are given the proper caring practices by mothers (IO-01, personal communication, 2022).

Similarly, childcare facilities at public works sites are framed in programme documents primarily as enabling women to fulfil their childcare responsibilities, and one interviewee described the rationale for childcare centres as ensuring the safety of children who were brought to public works sites (GOV-02, personal communication, 2022).

Second, economic empowerment goals are consistently reinterpreted by stakeholders as instruments of household and child welfare rather than as ends in themselves. When asked about the rationale for targeting women in transfer programmes, government interviewees repeatedly reframed women's economic empowerment as a pathway to family well-being:

In this scheme, we intended to involve more women than men to ensure for the family – not only for the sake of the mothers or the females, but when the mothers or the females are empowered economically, the family also is empowered” (GOV-01, personal communication, 2022).

So, when we come to the empowerment issue, [...] the idea is to help these families in order to feed their children and their families when it is food, and when it is cash also they can buy something which is not available at the household level (GOV-02, personal communication, 2022).

This reframing pattern was most pronounced among government interviewees, suggesting an important divergence between donor-influenced documentation – which more consistently uses rights and empowerment language – and government stakeholders' operative framings. Even gender-based violence provisions, which in programme design are directed exclusively at the well-being of targeted women, were reinterpreted by one interviewee as enabling women to:

... protect their children and themselves from any type of harm (GOV-02, personal communication, 2022).

Third, some provisions, which are framed as gender-responsive, risk entrenching rather than challenging traditional gender roles. The reduced working hours provision applies to all women – not only those with dependent children – thereby implicitly constituting all women as primarily responsible for

domestic activities regardless of their individual circumstances, and potentially reinforcing gender stereotypes about working capacities. Perhaps most tellingly, the Urban Productive Safety Net and Jobs Project (UPSNJP) provision that allocates women (and only women) who have completed public works shifts to partially staff the programme's childcare facilities effectively institutionalizes women's care responsibility within the programme's operational logic. One interviewee's spontaneous remark during discussion of this provision reveals that for at least some stakeholders, childcare is categorically distinct from the domain of gender equality, naturalized as a women's concern rather than recognized as a site of structural inequality:

I was focusing on gender; this is another dimension (GOV-04, personal communication, 2022).

The NGO interviewee was the most critical voice on this dimension:

The PSNP approach for social transformation, especially for women, is completely wrong. Providing money for women to give birth without capacitating them or without empowering them socially and in other factors that come for empowerment, I don't think it's right (NGO-01, personal communication, 2022).

An equally striking illustration of the dynamics of gendered framing came in discussions about resistance to extending maternity benefits within the social insurance system. One interviewee described the common position of male stakeholders – including government, employers, trade unions, and NGOs – in strikingly direct terms:

I mean, all the stakeholders, all the male stakeholders, no matter if they're government, employers, unions, NGOs, all said, yeah, it's a great thing to have a maternity benefit, but we men don't want to pay for it. We don't want to pay for women to have kids (IO-04, personal communication, 2022).

Overall, the framing analysis finds that the Ethiopian social protection system, while progressive in some aspects of its documentary framing – especially in social assistance documents where donor influence is strongest – consistently embeds gender-responsive programming in a maternal and child-centred logic that leaves little room for the recognition of women as autonomous economic and social actors. The ambiguity of the framing is itself analytically significant: by not firmly anchoring gender-responsive provisions in a rights-based rationale, the design leaves open a re-interpretive space that implementing stakeholders – particularly government officials – consistently fill with a child and household welfare framing.

Discussion

The findings reveal a gap between the surface-level presence of gender-responsive programming features and the normative framing within which these features are embedded. Ethiopia's social protection system, as of 2022, had incorporated meaningful gender-responsive design elements – particularly within the Productive Safety Net Program (PSNP). Targeting quotas, direct transfer mechanisms, Temporary Direct Support, gender-based violence linkages, and life-cycle provisions place the PSNP notably above a gender-blind baseline. On the GRSP continuum, the system fits best in what UNICEF Office of Research – Innocenti calls the “gender-sensitive” category – a system that “may opt to conform to existing gender norms in order to enhance specific programme outcomes” (UNICEF, 2020, p. 11) – rather than in the fully gender-responsive or gender-transformative categories. Meanwhile, the social insurance system remains gender blind.

The framing analysis reveals important limitations to the Ethiopian social protection system's gender-responsiveness. Gender-responsive features are sustained by an instrumentalist logic that positions women primarily as mothers and as vectors for child and household welfare rather than as rights-holders in their own right. This framing has two important consequences. First, it conditions the political economy of gender-responsive programming: features are accepted and maintained insofar as they serve the priorities of the most powerful stakeholders, particularly the Government of Ethiopia's concern with investments in children, and donors' development goals. When these interests align with gender-responsive provisions, the features are sustained; when resources contract or crises shift priorities, gender-responsive provisions are likely to become vulnerable. Second, it means that even well-designed provisions are operationalized in ways that reproduce rather than challenge the gender norms they might otherwise transform. Targeting women and girls with transfers “does not equal benefiting them via transformative outcomes” (Peterman et al., 2019, p. 143) – a distinction that the Ethiopian evidence illustrates.

Four factors help explain these findings. The first is a challenging context. As explained at the beginning of this article, Ethiopia is a “least-likely case”. In a context of traditional gender norms, economic fragility, and ongoing humanitarian crises, even incremental gender-responsive programming may be contested and precarious.

The second factor is the donor-driven character of gender-responsive design, which may create adoption without institutional embedding. Provisions might be incorporated because donors require and fund them, but they are not grounded in a rights-based framework that would make them accountable to women as rights-holders. The GRASSP research by Kuss et al. (2024b) confirms this pattern

from the policy design side, showing that the PSNP's gender provisions result from complex negotiations in which international partners hold disproportionate influence.

The third factor is the fragility of the institutional landscape for gender mainstreaming. The absorption of the MoWCYA into the MoWSA reduced the dedicated ministerial attention to women's issues, placing gender on a much longer agenda list alongside social protection and labour affairs in a ministry with constrained resources. Local women's organizations were not represented in design processes. Rather, civil society was channelled through large, implementing NGOs.

The fourth factor is the strategic ambiguity of the framing itself. By leaving the rationale for gender-responsive provisions unstated or ambivalent in programme documents, the design creates a re-interpretive space that implementing stakeholders can use to frame provisions in terms compatible with their own priorities – most notably, child welfare. This ambiguity can function as a tool to secure acceptance across stakeholders with divergent normative commitments, but at the cost of the provisions' transformative potential.

These findings resonate with and contribute to several strands of recent literature. Cookson and Barrantes (2024) identify five dimensions along which gender operates in social protection delivery – from institutional rules and policies to the individual dispositions of frontline workers and the broader gendered contexts in which they operate – arguing that a complete understanding of gender in social protection systems must attend to all of these dimensions simultaneously. The Ethiopian case shows that the normative framing dimension operates not only at the delivery level but upstream in the policy design process itself: it shapes what institutions and stakeholders understand gender-responsive provisions to mean, and therefore what those provisions actually do.

The findings of Mokomane, Grzesik-Mourad and Heymann (2024) on maternity protection in sub-Saharan Africa, which show that explicit legislative frameworks exist but are undermined by knowledge gaps and service barriers for informal workers, also speak directly to the “missing middle” documented in the Ethiopian case. As such, the gap between stated strategies and operational provisioning documented by Cookson et al. (2023b) in their analysis of 52 national strategies is here given empirical flesh: Ethiopia exemplifies the pattern where strategies formally acknowledge gendered risks while failing to address them through adequate operational design.

The article also points to a methodological implication for GRSP scholarship. Programming assessments that focus only on the presence or absence of gender-responsive features risk generating an incomplete picture of systems that formally incorporate GRSP features but do so within conservative normative

frameworks. The two-dimensional framework applied here – evaluating programming and framing as analytically co-equal – offers a more complete picture of the gender responsiveness of a social protection system, and a tool for identifying the gap between technical design and normative underpinning.

Conclusion

This article has analysed the gender responsiveness of Ethiopia's social protection system through a two-dimensional analytical framework, combining content analysis of programming features with framing analysis of the normative assumptions that underpin them. The analysis, based on data collected in early 2022, describes the system as it stood at that time and therefore provides a time-bound structural mapping intended as a baseline for future comparative and longitudinal research.

The core finding is that Ethiopia's social protection system, as of 2022, exhibits a meaningful set of gender-responsive programming features – concentrated primarily within the Productive Safety Net Programme and significantly driven by international donor support – while simultaneously sustaining a normative framing that casts women primarily as mothers and caregivers rather than as autonomous rights-holders. This framing gap limits the system's transformative potential and renders its gender-responsive provisions politically and fiscally precarious. On the GRSP continuum, the system is best characterized as gender-sensitive: it responds to women's differential needs, particularly in Ethiopia's core social assistance instruments, but does so in ways that conform to rather than challenge prevalent gender norms. The social insurance pillar remains gender blind.

These findings have several implications. For social protection policy in Ethiopia and comparable contexts, they point to the importance of anchoring gender-responsive programming in explicit rights-based rationales – not merely in efficiency or child-welfare. This is relevant to guard instruments against reinterpretation and to create the accountability structures that feminist scholars have long identified as necessary for transformative outcomes. The ambiguity of current framing, while politically functional in the short term, undermines the normative durability of GRSP provisions and their capacity to contribute to longer-term norm change. They also point to the need for gender-responsive budgeting as a mechanism for insulating gender-responsive provisions from fiscal shocks, and for more systematic inclusion of women's organizations and civil society in design processes.

Within the wider GRSP literature, these findings contribute an empirical case for the complementarity of programming and framing analysis in assessing social protection systems. They demonstrate that a system can score well on

programming indicators while embedding those features in normative frames that limit their transformative potential – a pattern that purely technical assessments cannot capture. Future research should build on this baseline in two directions: longitudinal analysis that tracks how the Ethiopian system has evolved since 2022, including under the fiscal pressures of the humanitarian crisis and post-conflict reconstruction; and comparative system-level analysis across sub-Saharan African contexts, using the two-dimensional framework as a structured analytical tool for identifying variation in how framing either enables or constrains the transformation potential of formally gender-responsive programming.

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Beyond mortality: Reconceptualizing health outcomes in evaluating the impacts of foreign aid

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Abstract This article evaluates the impact of foreign aid on multidimensional health outcomes in developing countries. Using 26 indicators from the United Nations Sustainable Development Goals (SDG 2 and SDG 3), the study constructs six composite health dimensions and analyses panel data on 131 countries (2000–2021) with fixed-effects cross-lagged panel models. The results show significant positive effects of official development assistance (ODA) on reproductive fatalities, burden of disease, and environmental mortality, but a negative effect on health system capacity. The study concludes that ODA alleviates specific health burdens but lacks transformative power to achieve long-term resilience and sustainable development. The study recommends prioritizing health infrastructure and system building as a fundamental component of global development efforts.

Keywords foreign aid, health aid, health policy, international, social protection

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Introduction

Health plays a crucial role in human capital development, upholding human rights, and economic growth (Yogo and Mallaye, 2015). However, achieving adequate health security requires substantial public investment, a significant challenge for many developing nations given their limited resources (World Bank, 2019). A World Bank report (World Bank, 2019) revealed that the annual financing gap for universal health coverage in the world's poorest countries may reach 176 billion US dollars (USD) by 2030. In the absence of such resources, official development assistance (ODA, or foreign aid) becomes an important alternative for improving population well-being in these countries (Sachs, 2014; Yogo and Mallaye, 2015).

Over the past two decades, donors have expanded support for health, with an increasing volume of ODA committed to disease control, reproductive health, nutrition, and health system strengthening. The renewed interest is particularly evident in the post-COVID-19 era, in which the nexus between social protection and health has become stronger in both the academic and policy spheres (see Yokobori et al., 2023). Social protection ensures access to health is rights-based and facilitates financing instruments to ensure this access (Hagemeyer and McKinnon, 2013; ILO, 2020; Scheil-Adlung, 2014; Yokobori et al., 2023). Essentially, health is now seen as a strategic component of many global policy frameworks, including the International Labour Organization's (ILO) social protection floors, the World Bank's social safety net, and the World Health Organization's (WHO) universal health coverage (ILO, 2020; Jorgensen and Siegel, 2019; WHO, 2010).

Despite the scale and veracity of this development, empirical evidence on aid effectiveness on health outcomes remains mixed, with studies broadly categorized into aid pessimists and optimists (Kavanagh and Chen, 2019; Nwude et al., 2020). Optimists, on the one hand, argue that aid is effective, stating what the state of reality in the Global South would have been in the absence of such humanitarian assistance (Sachs, 2014). Studies aligning with this view have demonstrated how foreign aid effectively promotes health security, either directly or indirectly, by enhancing human development, including education and poverty reduction (e.g. Bavinger, Wise and Bendavid, 2017; Doucouliagos, Hennessy and Mallick, 2021).

Aid pessimists, on the other hand, argue that ODA creates States' dependency and undue political influence that undermine its expected benefits (Easterly, 2007). Studies in this camp argue that foreign aid fosters inequality, endangers governance, and is sometimes exploited as a pretext for foreign interference (Easterly, 2009; Milton, 1958). Hence, they conclude that aid has no positive effects, or may even have negative impacts, on recipient countries

(Yontcheva et al., 2006). Beyond these two deterministic views, other scholars have highlighted specific conditions that may enable or constrain foreign aid effectiveness. These include recipients' governance quality, initial level of economic development, and the conditions attached to this assistance, among others (Kavanagh and Chen, 2019; Nwude et al., 2023; Ogbuoji and Yamey, 2018; Shafa, Haladu and Salisu, 2023). While these studies have enhanced health policies and financing in international development, a notable gap is the ambiguity in measuring health outcomes, which raises concerns about the credibility of their findings.

One gap is that many of these studies use narrow health indicators, such as maternal and infant mortality, malaria incidence, and life expectancy, to evaluate the impact of ODA. While these indicators are important, they lack sufficient depth to capture the complexity of population health across developing countries. Since health priorities vary substantially across regions,¹ using narrow indicators may obscure the nuanced effects of ODA on diverse health conditions. For instance, recipient governments may be incentivized to divert aid to pressing local health priorities even when these do not align with donor objectives, a phenomenon known as aid fungibility (Ogbuoji and Yamey, 2018). This implies that two countries with identical ODA receipts may invest in entirely different health domains, making comparisons on a single outcome misleading. Moreover, some health indicators are more responsive to ODA in the short term than others (Doucouliagos, Hennessy and Mallick, 2021). Hence, relying on narrow proxies introduces conceptual and empirical biases when assessing aid effectiveness.

This gap is particularly salient in the era of the United Nations Sustainable Development Goals 2030 (UNSDG, 2023), in which global health is now framed as a multidimensional policy domain, encompassing nutrition, communicable and non-communicable diseases, environmental health, mental health, and the capacity of health systems to deliver essential services. Evaluating aid effectiveness in this context, therefore, requires outcome measures that reflect these multiple dimensions. Against this backdrop, this study reconceptualizes population health outcomes and assesses the impacts of foreign aid across these health dimensions.

The study presents six composite health dimensions using 26 indicators from SDG 2 and SDG 3 that capture major areas of population health. The resulting six health dimensions are: i) reproductive fatalities, ii) burden of disease, iii) malnutrition, iv) environmental mortality, v) burden of mental problems, and vi) health system capacity and responsiveness. These dimensions account for cross-country heterogeneity in health needs and provide a holistic approach for

1. This article is supplemented by an online Appendix made available by the author. See Supporting information, Appendix B.3., Figure A.5.

assessing the impacts of aid. This holistic approach is also crucial in an SDG era in which understanding the mechanisms of policy intervention is paramount for optimal resource allocation. The study's data span 22 years (2000–2021), and the analysis employs a combination of static and dynamic panel estimators. While the article's empirical focus is on health outcomes, its conceptual logic is situated within broader social protection policies, as improvements in population health are foundational to higher standards of living and human development.

The study contributes to scholarships on foreign aid, social protection, public health, and development economics in two major ways. First, it introduces a novel, SDG-aligned measure of health outcomes that moves beyond traditional singular indicators. Second, it offers the first empirical assessment of the differentiated effects of ODA across multiple health dimensions. This provides a more concrete insight into which aid is effective at improving outcomes, where it has limited influence, and what this implies for future development financing. The rest of the article is organized as follows: The next section presents the conceptual framework and background literature on aid effectiveness on health. This is followed by information on data construction, sources, and empirical strategy. In turn, the study's findings are presented before offering a discussion and conclusion.

Conceptual framework and literature review

Conceptual and theoretical framework

This article examines the impact of foreign aid on population health in developing countries. The primary independent variable is foreign aid, both total net and social infrastructure aid, while the dependent variable is health outcomes. Foreign aid is a crucial external financial support from developed countries to their developing counterparts for a range of development purposes, including health.² Health outcomes are measures used to determine the impact of specific interventions on population health (Shafa, Haladu and Salisu, 2023). Since human health is complex, health metrics must equally be multidimensional. Accordingly, health outcomes are here reconceptualized using six composite dimensions derived from SDG 2 (zero hunger) and SDG 3 (good health and well-being).

The causal logic of the article is informed by two endogenous economic theories: Health Production Theory (Grossman, 1972) and the Harrod-Domar Economic Growth Model (Asimakopulos, 1986). Combining these models allows an eclectic analysis of the dynamics of health outcomes and foreign aid.

2. See ODA data published by the Organisation for Economic Co-operation and Development.

According to Grossman's Health Production Model, health is viewed as a durable capital good "produced" by individuals and societies through investment in medical systems, nutrition, the environment, and other health-enhancing infrastructures. Health, as a commodity, creates both direct and indirect utilities: i) direct utilities include freedom from illness and the resulting peace humans enjoy from good well-being, and ii) indirect utilities are secondary benefits, which include greater capacity to work, enhanced productivity and labour-market participation (Grossman, 1972). Given that health is subject to depreciation and requires continuous investment, insufficient resources constrain the ability of households and governments to achieve optimal health (Grossman, 1972; Muurinen, 1982). This constraint is especially acute in low-income settings, where poverty hinders governments' capacity to provide quality health infrastructure and access to health-enhancing systems (Staicu and Barbulescu, 2017).

Building on the health production model, the Harrod–Domar model (and its two-gap extension) argues that inadequate domestic savings and foreign exchange shortages constrain countries' ability to invest in public goods, such as health (Asimakopulos, 1986). Hence, foreign aid, as an external capital flow, is expected to address these constraints, thereby enabling governments to finance public goods, including health systems and other health-enhancing infrastructures, for the citizenry. This logic is echoed by others, who argue that development finance can accelerate global human development by filling investment gaps (Sachs, 2014; Temple, 2010). Therefore, the causal theory of this article is that ODA is expected to alleviate resource constraints, thereby encouraging investment in health and social infrastructure sectors that enhance population health across the six established dimensions of health.

Debates on aid effectiveness: Comparative epidemiological evidence

The SDGs represent a turning point in global development cooperation, marked by renewed commitment to addressing public health and related development issues. This momentum has increased the scale of foreign aid for social infrastructure, particularly the health sector, and necessitates investigating whether this renewed interest has indeed realized its intended benefits for health outcomes in developing countries. In the last decades, comparative studies have debated the effectiveness of foreign aid on health, using a range of health indicators from maternal and child mortality, to incidence of HIV and tuberculosis, life expectancy, and immunization coverage (see Nwude et al., 2020; Doucouliagos, Hennessy and Mallick, 2021; Kavakli and Rotondi, 2022; Williamson, 2008; Yan,

Korenromp and Bendavid, 2015), with mixed evidence often categorized as being aid optimist or aid pessimist.

Aid optimists argue that foreign aid can potentially produce its intended benefits. A substantial body of research in this camp has shown that health-related aid can produce measurable improvements, particularly for outcomes targeted by major global health initiatives. For instance, Global Fund³ investments have been shown to reduce adult mortality, malaria-specific child mortality, and under-five mortality in poor countries (Kavanagh and Chen, 2019; Yan, Korenromp and Bendavid, 2015). Other comparative studies have reported similar findings that health ODA reduces infant mortality and improves outcomes for HIV, tuberculosis, and immunization (Akinola and Asaolu, 2022; Doucouliagos, Hennessy and Mallick, 2021; Muhammad, 2021). Evaluation studies on other policy interventions, further reinforce the importance of aid, especially in countries dependent on aid assistance. For example, the Mexico City Policy, which eliminates the United States of America funding for reproductive health, including national policy that supports abortion as a form of family planning, is associated with an increase in maternal mortality, child mortality, and incidence of HIV infections (Kavakli and Rotondi, 2022).

In contrast to the optimistic evidence, other macro-level analyses find little or no effect of aid on their respective health indicators. For instance, Williamson (2008) showed that neither total nor health-specific aid significantly improved health outcomes, such as life expectancy, infant mortality, adult mortality rates, or measles vaccination rates, in recipient countries. These findings are corroborated by others, who have shown that development finance does not improve life expectancy or reduce infant mortality, nor does it lower out-of-pocket spending, after controlling for economic development and domestic factors (Ali, Ebaidalla and Rizk, 2020; Nwude, Ugwuegbe and Adegbayibi, 2023). For many of these studies, improvements in mortality and life expectancy are reported to have been driven mainly by domestic GDP growth, health expenditure, and health system reforms rather than by external financing (Ali et al., 2020; Nwude, Ugwuegbe and Adegbayibi, 2023). One reason for this is that health-related aid often fails to strengthen local health capacity, thereby limiting its transformative potential (Cassola et al., 2022). These findings have reinforced scepticism about the extent to which ODA can produce positive outcomes in global health.

Beyond macro analyses, micro-level studies also reveal heterogeneous effects. In a quasi-experimental study in Uganda, Odokonyero et al. (2018) found that health ODA may reduce recovery time from illness and the burden of disease, although these effects are highly contingent on the proximity of communities to project sites. Similarly, in Malawi, ODA for social infrastructure and parasite control has

3. For more information, see the [public web portal of the Global Fund](#).

been reported to reduce malaria incidence, even when allocation did not match need (Marty et al., 2017). Yet other micro-level analyses find limited or no effect of ODA on life expectancy or perceived adequacy of health care, with domestic expenditure emerging as the primary driver of improvements in population health (Akinola and Asaolu, 2022).

These diverse findings highlight two insights. On the one hand, the effectiveness of development finance depends on the type of intervention, the health domain assessed, and the recipients' context. Aid appears to be most effective where interventions are discrete, well-targeted, and aligned with specific disease burdens. On the other hand, the prevalence of narrow outcome measures in past studies makes it difficult to draw conclusions about the broader picture of aid's effectiveness in promoting population health overall. The ambivalence in findings partly reflects the limitations of the indicators employed in these studies, as some health domains respond more quickly to aid than others. Moreover, health outcomes, such as nutrition, environmental and mental health, and health system capacity, have been rarely examined in past studies. This gap is the central motivation for reconceptualizing health outcomes, as presented in this article, to better capture the diversity of impacts of foreign aid across different dimensions of population health.

Data and method

Data

The study examines the impacts of foreign aid on health outcomes. The data span 22 years, from 2000 to 2021, covering 131 aid-eligible developing countries,⁴ as classified by Organisation for Economic Co-operation and Development (OECD).⁵ The year 2000 is used as the reference to align with both the Millennium Development Goals (MDGs) and the subsequent SDGs. The primary outcome variables are health outcomes, comprising six health indices that cover diverse dimensions of public health, while the independent variable of interest is foreign aid.

Health is a complex and multidimensional concept. As noted, previous studies have employed various narrow indicators as proxies for health outcomes. For instance, Nwude et al. (2020) employed life expectancy and under-five mortality, while (Bavinger, Wise and Bendavid, 2017; Odokonyero et al., 2018) used the

4. This article is supplemented by an online Appendix made available by the author. See Supporting information, Appendix A.1.

5. See ODA data published by the Organisation for Economic Co-operation and Development (OECD). See also Supporting information, Appendix A.2.

burden of diseases. Similarly, Doucouliagos, Hennessy and Mallick (2021) utilized infant mortality, and Kavakli and Rotondi (2022) used family planning as a proxy of health outcome. However, these indicators lack sufficient depth to adequately capture the diversity of health priorities to which foreign aid may have been targeted across regions.⁶ Such narrow indicators may obscure the true impact of aid. Hence, the study adopts a more holistic approach to measuring health outcomes.

Specifically, a total of 26 indicators are derived from the SDG 2 (malnutrition) and SDG 3 (health and well-being) to construct six composite dimensions of health.⁷ The six outcome dimensions are: i) reproductive fatalities (RFTP), ii) malnutrition, iii) burden of disease (BID), iv) health system capacity and responsiveness (HSCR), v) environmental mortality, and vi) burden of mental problems (BMP).⁸ Health indicators were sourced primarily from the United Nations SDG Global Database (UNSDG, 2023), and supplemented by the World Bank's World Development Indicators (WDI, 2023) where data were missing.

The main independent variable in this study is official development assistance (ODA, or foreign aid), which refers to financial and technical support from affluent countries for development in developing countries. While there is no consensus on the specific type of ODA to use when assessing its impact on health, previous studies have employed health ODA (e.g. Nwude et al., 2020; Odokonyero et al., 2018). Others (for example, Ali et al., 2020; Kavanagh and Chen, 2019; Yan, Korenromp and Bendavid, 2015; Yogo and Mallaye, 2015), utilized specific project flows, such as the Global Health Fund, while Cassola et al. (2022) focused on research ODA. Additionally, Bavinger, Wise and Bendavid (2017) considered child health ODA, while Marty et al. (2017) explored infrastructure and parasitic ODA, and others yet (Akinola and Asaolu, 2022; Staicu and Barbulescu, 2017) investigated total ODA. Health ODA only constitutes a small fraction of the social infrastructure sector.⁹ Additionally, all components of social infrastructure ODA contribute directly and indirectly to public health.¹⁰ Hence, following earlier studies (Doucouliagos, Hennessy and Mallick, 2021; Williamson; 2008), the study employed total net ODA in the main models and social infrastructure ODA in the robustness models. Total net ODA is used rather than total disbursement to account for repayment over time.¹¹

6. See Supporting information, Appendix B.3., Figure A.5.

7. See Supporting information, Appendix B.1.1, for all indicators.

8. See Supporting information, Appendix B.2, for more details on the procedure for constructing the indices.

9. See Supporting information, Appendix C.1., Figure A.6, which provides greater detail.

10. See Supporting information, Appendix C.1., Figure A.7.

11. All ODA data were sourced from the OECD database. See ODA data published by the Organisation for Economic Co-operation and Development.

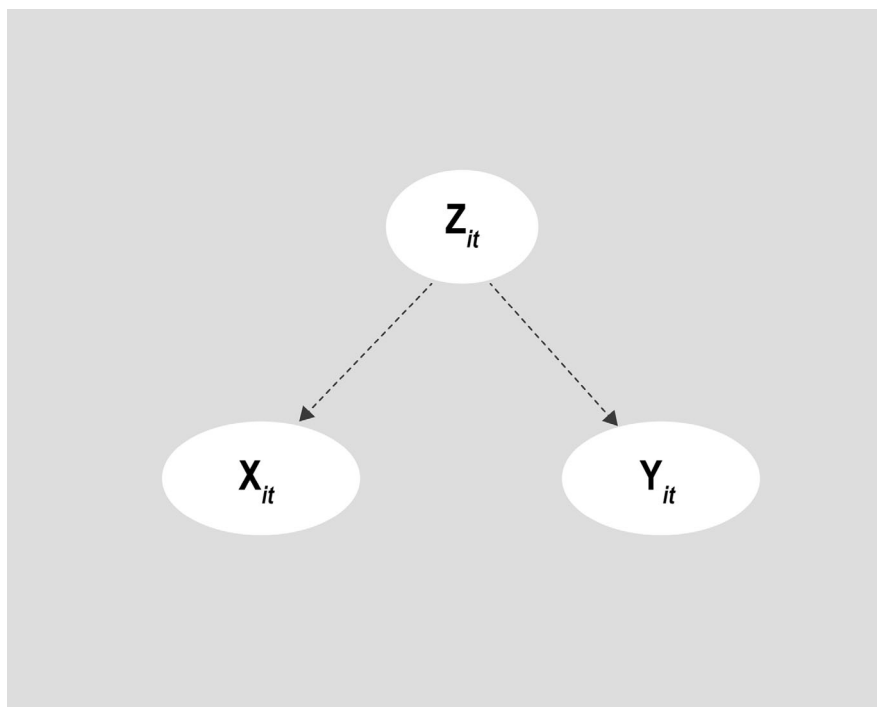
Empirical strategy

The analysis employs a panel econometric approach to estimate the causal effects of ODA on the health dimensions identified above. Panel data offer advantages over cross-sectional or time-series data because it allows controlling for time-specific and country-specific unobserved heterogeneity, increases the degrees of freedom, and facilitates modelling causal precedence (Allison, Williams, and Moral-Benito, 2017; Hsiao, 2007). Panel models, like others, rely on strict exogeneity assumptions ($E[\epsilon|x_{it}] = 0$), which require the independence of the predictor variable (ODA). However, ODA allocation is non-random, as it may be influenced by recipients' health needs, governance, income levels, and donor priorities, among other factors.

To address these confounding biases (Figure 1), the analysis begins with a two-way fixed-effects (TWFE) model, specified as:

$$HO_{it}^j = \beta_1 ODA_{it-1} + \theta Z_{it} + \mu_i + \lambda_t + \nu_{it}, \quad (1)$$

Figure 1. *Confounding bias*



Source: Author's elaboration.

where HO_{it}^j is a health dimension, $j \in \{0, 1, 2, \dots, J = 6 \text{ health dimensions}\}$, ODA_{it-1} is one period lagged aid (to capture delayed effects), Z_{it} is a vector of controls, μ_i are country fixed effects, λ_t is the time trend, and v_{it} is the idiosyncratic error. However, standard TWFE relies on strict exogeneity, which requires that contemporaneous aid, ODA_{it} , be uncorrelated with past or future shocks. This assumption is unlikely to hold in the face of reverse causality, in which a country's ability to receive aid is driven by its past health needs and allocation. Controlling for past outcomes in the TWFE estimator may, however, create Nickell bias (Nickell, 1981). To address reverse causality without inducing Nickell bias, the study pivots to the fixed effect cross-lagged panel model (FE-CLPM), following Allison, Williams, and Moral-Benito (2017) and Moral-Benito, Allison and Williams (2019), specified as follows:

$$HO_{it}^j = \delta HO_{it-1}^j + \beta_1 ODA_{it-1} + \theta Z_{it} + \mu_i + v_{it} \quad (2)$$

where δHO_{it-1}^j is the past outcome (or autoregressive parameter) for various health dimension j . The rest of the model is similar to the TWFE model in equation (1). The FE-CLPM estimator relies on sequential exogeneity rather than strict exogeneity, allowing ODA to be correlated with past errors but not with current/future errors. The model also addresses the persistent effect of aid beyond the contemporary period (delayed effect), reverse causality (feedback effect), without requiring external instruments. It outperforms the traditional Arellano-Bond GMM in short panels by avoiding small-sample bias and concerns of instrumental variable (Allison, Williams, and Moral-Benito, 2017; Becker, 2023). Notably, this study is the first to employ this method to investigate aid and health outcomes, thereby strengthening its novelty.

The study hypothesis is that (H_0): ODA has no significant effect on at least one health dimension ((i.e. $\beta_1^{HO_1}, \beta_1^{HO_2}, \beta_1^{HO_3} \dots \beta_1^{HO_6} = 0$). Across all the models, robust standard errors clustered at the country level are used to address heteroskedasticity and serial correlation. Analyses were conducted in R using the plm, lavaan, and lmtest packages, among others, to ensure reproducibility (R Core Team, 2023).

Results and discussions

Main models

The study hypothesis tests whether ODA has a significant positive impact on at least one of the six health dimensions under investigation. All coefficients are expected to be negative except for health system capacity. Positive impact means that ODA has an intended or beneficial effect on the specific health dimension,

whereas negative impact means that ODA has an unintended or detrimental effect. Moreover, a short-term effect refers to immediate changes occurring within one to two years of ODA allocation, typically reflecting programme-level changes. Long-term effects, in contrast, are changes lasting beyond three years, and may be indicative of structural or sustainable outcomes, such as the SDGs, which require persistent system-level changes rather than temporary improvement in health conditions.

Accordingly, as shown in the two-way fixed-effects (linear-log model),¹² all coefficients of ODA indicate positive impacts across the health dimensions except for health system capacity (HSCR). Specifically, a 10 percent increase in ODA the previous year, on average, reduces reproductive fatality by 0.16, burden of disease by 0.08, environmental mortality by 0.18, malnutrition by 0.03, and the burden of mental problems by 0.16 standard deviations, respectively, with only the reproductive fatality being weakly significant ($p < 10\%$).

Similarly, the FE-CLPM linear-log model¹³ shows stronger ODA effects across all health dimensions, except health system capacity. Specifically, a 10 percent increase in ODA the previous year, on average, reduces reproductive fatality by 0.41, burden of disease by 0.30, malnutrition by 0.42, environmental mortality by 0.35, and burden of mental problems by 0.66 standard deviations, respectively. Notably, unlike the FE results, the impact of ODA is now highly significant for reproductive fatality ($p < 1\%$), mildly significant for burden of disease and malnutrition ($p < 5\%$), and weakly significant for environmental death ($p < 10\%$). The log-log (elasticity) version of FE-CLPM¹⁴ further strengthens the results across the dimensions, with some health outcomes becoming even more significant. Moreover, the coefficients of all autoregressive parameters in both linear-log and log-log FE-CLPM are highly significant, indicating a strong influence of initial health status on contemporaneous health outcomes and the appropriateness of a dynamic model approach for this study.

Robustness checks

To assess the robustness of the main models, i) social infrastructure ODA was used to re-estimate the main models to determine whether the findings are driven by the type of ODA used; ii) second, local projection was employed to explore the temporal dynamics of ODA impacts on each health dimension over a 9-year period. All control variables remain the same as in the main models.

12. See Supporting information, Appendix D.1.1, Table 4.
13. See Supporting information, Appendix D.1.1, Table 5.
14. See Supporting information, Appendix D.1.1, Table A.6.

The fixed effect results¹⁵ indicate that social infrastructure ODA has an intended impact across the health dimensions, except for malnutrition and health system capacity, although none of the coefficients is statistically significant this time. Unlike total ODA, a 10 percent increase in social infrastructure aid the previous year, on average, reduces the burden of disease by 0.27 standard deviations. Other health dimensions, such as reproductive fatalities and environmental mortality, also respond positively to social infrastructure aid, but none of the coefficients is significant.

Also, the robustness model for FE-CLPM¹⁶ shows a strong, positive, and significant impact of social infrastructure ODA across all health dimensions, except for the burden of mental problems and health system capacity. While the result is consistent with the main models, malnutrition is now strongly significant. Surprisingly, the coefficient for social infrastructure ODA is highly significant and negative for health system capacity, indicating that both social infrastructure and total ODA negatively affect countries' health system capacity. So far, the evidence suggests that both total and social infrastructure ODA significantly reduce reproductive fatalities, the burden of disease, malnutrition, and environmental mortality.

To better understand the temporal dynamics of ODA's impact on health, the local projection is used, inspired by the work of Jordà (2005), as an alternative dynamic model for yearly wave data (see Figure 2). The model is specified as follows:

$$HO_{it+h} = \beta^h ODA_{it} + \theta Z_{it} + \mu_i + \lambda_t + \epsilon_{it} \quad (3)$$

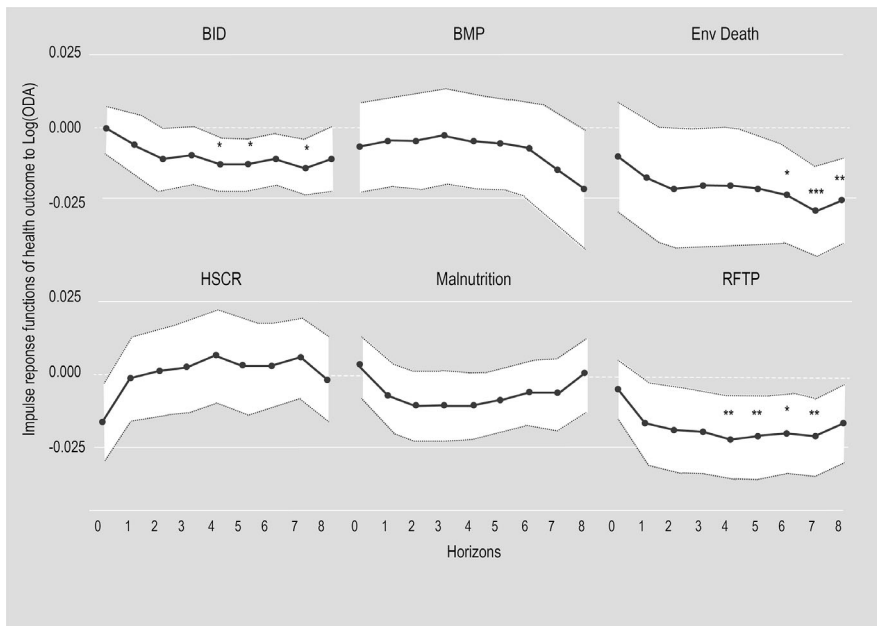
where contemporaneous ODA_{it} is an exogenous shock, which impacts health outcomes at different time horizons ($h = 0, 1, 2, 3, \dots, n, 8$ years in this case). β^h is the estimand of interest, estimating the impulse response functions (IRFs), which are the effects of ODA on health dimensions across various time horizons as shown in Figure 2 (see method in Jordà, 2005; Montiel Olea and Plagborg-Møller, 2021). All controls are similar to those in other identification methods, and standard errors are clustered at the country level to account for heteroskedasticity.

As shown in Figure 2, the local projection results are consistent with other methods. Accordingly, contemporaneous ODA has positive effects on the burden of disease, environmental mortality, and reproductive mortality, although these effects vary in size. Specifically, ODA exhibits the strongest intermediate-term and long-term effects on reproductive fatality, with the effect becoming statistically significant after 5 years (4th horizon) and lasting until the 7th year.

15. See Supporting information, Appendix D.1.2, Table A.7.

16. See Supporting information, Appendix D.1.2, Table A.8.

Figure 2. Local projection of health outcome and foreign aid



Note: * $p < 0.1$; ** $p < 0.05$; *** $p < 0.01$.

Source: Author's computation.

While ODA is weakly significant for environmental death at the 6th year, significance increases in the 7th and 8th years. Similarly, the impact of ODA on the burden of disease is weakly significant, beginning in the 4th year and continuing through the 7th year. Surprisingly, ODA now shows a positive impact on health system capacity from the second horizon, albeit none are significant across the horizons.

Discussion

Overall, the analysis shows that ODA has a notable positive impact on reproductive fatality, burden of disease, and environmental mortality. These findings are robust across both static and dynamic models. While the composite health indices are unique to this study, prior studies have reported similar findings for the specific indicators espoused in the six health dimensions. For instance, using adult mortality, an indicator of environmental mortality, Yan, Korenromp and Bendavid (2015) find that the Global Health Fund significantly reduced mortality rates in developing countries. Comparable findings have been reported by

Doucouliaqos, Hennessy and Mallick (2021) and Kavanagh and Chen (2019) on child mortality, an indicator of reproductive fatality.

In a similar study on the impact of the Mexico City Policy, aimed at reducing the United States of America's foreign aid on reproductive health, Kavakli and Rotondi (2022) reported a significant rise in maternal and child mortality, as well as the incidence of HIV, crucial indicators of health dimensions such as burden of disease and reproductive fatality. These findings are supported by a range of other studies (Akinola and Asaolu, 2022; Muhammad, 2021; Yogo and Mallaye, 2015), all of which found a positive impact of ODA on the health indicators aggregated across the study's health dimensions. However, contrary findings have been reported in numerous other studies (Bavinger, Wise and Bendavid, 2017; Nwude et al., 2020; Toseef, Jensen and Tarraf, 2019; Williamson, 2008).

Notably, one reason for the disparity in findings across studies may be the lag in ODA. Since ODA does not have an immediate effect on health, as aid takes time to manifest, studies using unlagged ODA are less likely to detect positive results. As shown in the local projection in Figure 2, the causal response of ODA on health dimensions only manifests significantly after four years following allocation. Previous studies, such as those by Kavanagh and Chen (2019), Kavakli and Rotondi (2022), Chung and Hwang (2022), and Akinola and Asaolu (2022), employed a first-order lag of ODA, while Doucouliagos, Hennessy and Mallick (2021) used a five-year lag, consistent with the approach adopted in this study and also revealed similar findings. Additionally, the FE-CLPM model¹⁷ shows that both total and social infrastructure ODA have a significant positive impact on malnutrition. However, this result was only observed in the FE-CLPM model. This finding is novel, given the limited research on the impact of ODA on malnutrition in poor countries.

Moreover, the analysis reveals that none of the ODA types has the expected positive impact on health system capacity and responsiveness (HSCR), as coefficients across models are negative. This is unexpected, given that ODA for administrative and institutional support accounts for 22 percent and 35 percent of the social infrastructure sector.¹⁸ One plausible explanation is that many health-sector interventions in development cooperation rely heavily on external expertise from donor countries rather than building local capacities. This logic aligns with qualitative evidence from Cassola et al. (2022), who find that ODA-funded research investments tend to strengthen institutions in donor countries but have limited impact on domestic research capacity in recipient countries. Beyond this structural factor, a substantial share of ODA for health

17. See Supporting information, Appendix D.1.2, Table A.8.

18. See Supporting information, Appendix D.1.1, Table A.6.

flows to vertical programmes, such as HIV, malaria, and reproductive health, which may improve disease-specific outcomes but fail to strengthen the overall health system capacity. Finally, fragmentation and short project cycles can hinder ODA effects at a systemic level, a view shared by aid sceptics such as Easterly, Levine and Roodman (2004), who argued that foreign aid often addresses symptoms rather than structural problems. Yet, if ODA lacks transformative capacity by impacting symptomatic health indicators but fails to enhance local health capacity, through what mechanisms do these effects occur?

It is not surprising that ODA has both short-term and intermediate-term effects on symptomatic health dimensions but fails to enhance the underlying health capacity that could enable these effects. This is because many development interventions tend to produce durable *cohort effects* through immunization, reproductive health, and early-childhood nutrition, whose effects may persist regardless of the state of local health system capacity. Moreover, a substantial share of ODA operates through parallel delivery structures and vertical programmes, which expand service coverage without enhancing domestic system capacity. Finally, improvements in environmental mortality and infectious disease burden may result from ODA flows to non-health sectors such as water, sanitation, and hygiene (WASH), agriculture, and environmental management, which may sideline health system capacity.

Conclusion

In light of the findings, the study concludes that foreign aid, both social-infrastructure and total net ODA, has a positive impact on several dimensions of population health. However, these effects are dimension-specific: ODA reduces the burden of disease, reproductive fatalities, and environmental mortality, and has a modest but positive effect on malnutrition. In contrast, there is no evidence that foreign aid enhances health system capacity, a domain that is central to long-term health security and sustainable development. Overall, the results suggest that although ODA produces intended effects in symptomatic health outcomes, it lacks the transformative impacts required to strengthen domestic system capacity, implying that its effects are rather palliative than structural.

To optimize the impact of foreign aid and global health, this article recommends that donors should shift resources from technical assistance and short-term programmes toward investments in domestic health system capabilities. These investments should focus on enhancing workforce capacity, technology supply chains, surveillance systems, and health research institutions. Moreover, foreign aid should be structured around cooperative modalities that enable joint planning, implementation, and local professional training to facilitate knowledge

transfer. Finally, given the interconnected nature of development challenges, the study recommends a broader strategy that complements ODA with initiatives that prioritize economic development, debt relief, and conflict prevention.

While many studies have examined the direct impacts of foreign aid, future research may examine the impact of indirect foreign aid (aid spent on administrative and legal procedures) on health outcomes. This could help explain why foreign aid is ineffective in enhancing health system capacity. Moreover, another worthwhile avenue for future research would be to employ dynamic panel models, such as the fixed-effects cross-lag panel model based on maximum likelihood estimation (ML-SEM) (Allison, Williams, and Moral-Benito, 2017), particularly for moderation and mediation analysis.

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Supporting information

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

In memoriam

Roger Charlton

1946–2026

A teacher, scholar, mentor, colleague, and dear friend of the ISSR, who made an important contribution to improving our understanding of social pensions and helped influence the direction of contemporary policy in pursuit of social protection for all.

Roddy McKinnon

Editor

International Social Security Review