



# Advancing gender equality through social protection in an ageing world

*Older women's experiences from Bangladesh, Malawi and Tanzania*



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Michael Goima/Fairpicture/HelpAge International  
- Tanzania

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**HelpAge International is a global network of organisations promoting the right of all older people to lead dignified, healthy and secure lives.**

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# Glossary

CCT	Conditional cash transfer
CMC	Community management committee
CSO	Civil society organisation
DSS	Department of Social Services
FGD	Focus group discussion
GBVH	Gender-based violence and harassment
IDI	In-depth interview
ILO	International Labor Organization
KII	Key informant interview
LMIC	Low- and middle-income country
NGO	Non-government organisation
NID	National identity document
OAA	Old Age Allowance (Bangladesh)
OPA	Older People's Association
OPF	Older People's Forum
PMT	Proxy means testing
PSSN	Productive Social Safety Net (Tanzania)
SADDD	Sex-, age- and disability-disaggregated data
SCTP	Social Cash Transfer Programme (Malawi)
SDG	Sustainable Development Goal
TASAF	Tanzania Social Action Fund



Malumbo Simwaka/Fairstock/HelpAge International – Malawi

# Highlights

Increasingly frequent shocks and crises have disrupted progress towards the eradication of poverty and the achievement of gender equality. There is a pressing need to transition towards rights-based and universal social protection systems that are gender-, age- and disability-responsive, including via non-contributory social pensions. Through a more in-depth understanding of the levers of and barriers to gender equality and the adoption of an intersectional and life course lens, we have the opportunity to achieve gender-transformative change.

This report looks at the interplay between social protection, gender equality and the empowerment of women of all ages in three countries. It provides policy recommendations based on HelpAge International's global experience over many years and specifically the findings of a 2023 study conducted by HelpAge and its network members on older women's experiences in relation to three social assistance programmes. These programmes are:

1. The Old Age Allowance (OAA) in Bangladesh;
2. The Social Cash Transfer Programme (SCTP) in Malawi;
3. The Productive Social Safety Net (PSSN) in Tanzania.

## Summary of findings

- While the three programmes studied in Bangladesh, Malawi and Tanzania have scope to boost older women's income security, empower them and better equip them to cope with different types of shocks, their gender-, age- and disability-responsiveness needs to be strengthened and the limitations of some aspects of their design and implementation addressed.
- The targeting process and delivery of payments in each programme are the two dimensions that leave older women particularly vulnerable to discrimination and may lead to their exclusion, the loss of control over their economic resources and accentuate risks of gender-based violence and harassment (GBVH).
- Due to existing social norms and gender imbalances, many older women, especially in Bangladesh, are prone to dependency on third parties, in particular male relatives, to effectively benefit from the cash transfers. This can be detrimental to gender equality and women's empowerment.
- Despite the existence of formal dissemination and outreach mechanisms, older people face barriers in accessing comprehensive and accurate information on the programmes studied. This means relying on alternative sources, including third parties.
- Misinformation and fear of judgment for asking questions may limit the dissemination of information and fuel stigma and discrimination in accessing information, especially in the context of the Malawi and Tanzania programmes.
- Physical cash payments are largely perceived as the preferred and safer delivery mechanism by the older women interviewed, despite some shortcomings analysed from a gender, age and disability perspective, including the need to travel to cash collection points while fulfilling multiple family responsibilities.
- The use of electronic payments can be a barrier for older women, if digital gaps are not addressed. These threaten older women's control over their economic resources and expose them to the risk of GBVH, including financial abuse.
- Community-level mechanisms such as Older People's Associations (OPAs) can effectively support older women to uphold their rights to social protection and amplify their voices.
- Meeting the conditionalities of programmes can pose challenges to some older women due to disproportionate family responsibilities and the risk of losing out on other forms of support, for example farming input subsidies.



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## Introduction

**This report summarises the findings from a qualitative research study conducted by HelpAge and some of its network members in Bangladesh, Malawi and Tanzania in 2023.**

The report aims to contribute to unfolding discussions on the interplay between social protection, gender equality and the empowerment of women of all ages. It sheds light on common patterns and diversities in the experiences of older women with respect to three social assistance programmes and identifies areas that could be strengthened to better respond to older women's needs, circumstances and the risks they face. The report presents policy recommendations for various stakeholders and calls for a swift transition towards rights-based, universal, gender-, age- and disability-responsive social protection and gender-transformative change.

Over recent years, multiple and overlapping shocks and crises, including the COVID-19 pandemic and high levels of domestic price inflation, have converged with protracted and new conflicts, increasingly frequent adverse weather events as a result of climate change and pre-existing levels of inequality.<sup>1</sup> Together, these factors have severely disrupted progress towards the achievement of those objectives enshrined in the Sustainable Development Goals (SDGs) made in recent decades, including the commitment to achieving gender equality and the empowerment of women and girls (SDG 5). Despite the fast-approaching 2030 deadline for fulfilling the SDGs,<sup>2</sup> the world stands at a critical juncture, with significant risks of failing to uphold the principle of 'leaving no one behind'.<sup>3</sup>

These compounded shocks and crises have exposed and aggravated gender inequality across many aspects of life. The risks and inequalities that women face over the life course have an accumulated effect in old age, with older women less likely than older men 'to enjoy income security and economic independence'.<sup>4</sup>

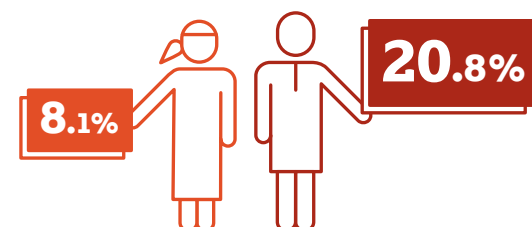
Throughout the life course, women are more likely than men:

- to be family care-givers;
- to work in roles outside of the formal economy;
- to experience less access to land and other assets;
- to live alone;
- to experience widowhood;
- to encounter barriers and discrimination in access to education and healthcare.

In addition, in the labour market, women encounter persistent gender pay gaps and discrimination in hiring and career advancement. These disadvantages intersect with other forms of discrimination that women may face based on social, economic and demographic characteristics, including age, disability, ethnicity and refugee status.<sup>5</sup>

While social protection systems – comprising of multiple policies and programmes including social assistance – play a fundamental role in addressing inequalities and eradicating poverty, significant gaps in their coverage and adequacy remain, especially in low- and middle-income countries (LMICs). According to the International Labor Organization's (ILO) *World Social Protection Report 2020–22*, 53.1 per cent of the world's population are not covered by any form of social protection.<sup>6</sup>

Due to the strong links between social protection and a person's formal employment and contribution history, women encounter disproportionate barriers in accessing social protection, including pensions, in old age.<sup>7, 8</sup> For instance, only 8.1 per cent of 'working-age' women in LMICs are reported to be covered by a pension scheme compared to 20.8 per cent of 'working-age' men, with high regional disparities.<sup>9</sup> Older women, particularly those in LMICs, are often excluded from pension benefits and entitlements, despite pensions representing the primary source of income security for older people.



Only 8.1 per cent of 'working-age' women in LMICs are covered by a pension scheme compared to 20.8 per cent of 'working-age' men, signalling disproportionate barriers faced by women in access to social protection across the life course



Malumbo Simwaka/Fairpicture/HelpAge International – Malawi

Tax-financed, non-contributory pension schemes (social pensions) have enabled some expansion in coverage for older women, even though the benefit amounts tend to be insufficient for meeting basic needs and leading a dignified life.<sup>10</sup>

Limitations in the coverage and adequacy of pensions, alongside other disparities in income security, make it imperative that governments and institutions move rapidly towards ensuring rights-based and universal social protection, which should also be gender-, age- and disability-responsive. In 2019, the agreed conclusions of the 63rd Commission on the Status of Women offered some guidelines for the establishment of inclusive and gender-responsive social protection systems, whose 'design and delivery is transformed to prevent discrimination and create a level playing field for all women and girls'.<sup>11</sup>

More recently, there has been increased awareness within the international community and among policy makers of the transformative potential of social protection from a gender perspective. If adequately designed and implemented, social protection programmes and policies can address power imbalances between women and men and tackle unfair social norms and harmful traditional practices that lie at the root of gender inequality.<sup>12</sup>

# Methodology

The extent to which social protection programmes integrate a gender lens and strive towards gender equality in their design and implementation varies.

Drawing from the most recent literature,<sup>13, 14, 15</sup> social protection programmes can be classified along a continuum ranging from gender-discriminatory to gender-transformative, as highlighted in Table 1 below.

This report includes an assessment of the critical dimensions of the design and implementation of the three social protection programmes studied, which takes into account this conceptual framework. The dimensions investigated, corresponding to the main sections of the report, are:

- access to information;
- targeting and enrollment mechanisms;
- payment delivery;
- grievance and redress mechanisms;
- conditionalities and their relationship to gender equality;
- perceptions of usefulness and adequacy.

The research was conducted in Bangladesh, Malawi and Tanzania and the methodological approach entailed a combination of desk-based research and primary data collection through focus group discussions (FGDs), in-depth interviews (IDIs) and key informant interviews (KIIs). The FGDs and IDIs involved older women who are beneficiaries of existing social assistance programmes, eligible older women whose application was rejected and those who decided not to enroll (in the case of programmes with an application process). Interviews with older men were conducted in Bangladesh, allowing a more in-depth assessment of gender-specific risks, perspectives, constraints and experiences. Further details on the data collected are included in the Annex →.

**Table 1: Gender integration continuum for social protection**

Categories	Features of social protection programmes
<b>Gender-discriminatory</b>	The programme risks exacerbating inequalities by actively excluding women and girls.
<b>Gender-blind (or gender-neutral)</b>	The programme does not consider gender-specific risks, needs and circumstances.
<b>Gender-sensitive (or gender-aware)</b>	The programme is aware of gender differences in risks, needs and circumstances, although it does not display features aimed to address them. Alternatively, it simply entails a minimum level of gender-sensitivity, without gender equality being a primary objective.
<b>Gender-responsive</b>	The programme explicitly responds to women's and girls' needs and, by doing so, it can contribute to gender equality. These programmes tend to be informed by a gender analysis that assesses gender differences in risks, needs and circumstances.
<b>Gender-transformative</b>	The programme tackles the structural and root causes of gender inequality as a core objective and it deliberately and proactively integrates features aimed to address power imbalances and tackle unfair social norms and harmful traditional practices.

# Social assistance programmes assessed



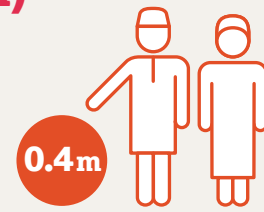
## Bangladesh – Old Age Allowance (OAA)

The OAA is a means-tested cash transfer targeting ‘poor and vulnerable’ older people. It is administered by the Department of Social Services (DSS) under the Ministry of Social Welfare. The implementation manual of the programme, revised in 2013,<sup>16</sup> sets out the following objectives: supporting older people’s incomes and their dignity in their families and communities, enhancing their morale, as well as strengthening their health and nutrition status.

The OAA was launched in 1997–98 and has since been regularly expanded in terms of coverage and benefit value. At its inception, the OAA reached 400,000 beneficiaries across the country, mainly focusing on rural areas, paying 100 Bangladeshi taka (BDT) (approximately US\$ 2.1 equivalent as of 1998).<sup>17</sup>

In 2022–23, the Government of Bangladesh allocated BDT 344,454 million (approximately US\$ 313.1 million equivalent as of January 2024) covering around 5.7 million beneficiaries who receive BDT 500 (approximately US\$ 4.55 equivalent as of January 2024) monthly per head, payable every three months, with older women representing around 51 per cent of the OAA recipients.<sup>18,19</sup>

The size of the total population aged over 60 in Bangladesh is 16.64 million (9.8 per cent of the population) according to the 2022 census and the Household Income and Expenditure Survey.<sup>20</sup> Therefore, around 34 per cent of older people in the country are covered by the OAA.



At its launch in 1997, the OAA reached 0.4m people



By 2023, the number of beneficiaries reached 5.7m



Currently Bangladesh’s older population aged over 60 is 16.6m



## Malawi – Social Cash Transfer Programme (SCTP)

The SCTP, locally known as *Mtukula Pakhomo*, is the flagship social protection programme in Malawi. It is a means-tested safety net targeting the most vulnerable, ultra-poor and labour constrained Malawians. It is administered by the Ministry of Gender, Community Development and Social Welfare, with additional oversight provided by the Ministry of Finance, Economic Planning and Development.

The programme was launched in 2006 with a pilot in the Mchinji district, before reaching national coverage in 2016. As of September 2022, the SCTP was providing cash payments to 297,138 households across all 28 districts in Malawi. Within these 297,138 households, there are over 1.4 million individual members, with over 7 per cent of the country’s population benefiting from the SCTP.<sup>21</sup> Of the household beneficiaries, those headed by older women represent 29 per cent, while only 8 per cent per cent of the individual beneficiaries are older women.<sup>22</sup>

Transfers are paid bi-monthly in all districts except two, which pay them monthly through electronic payments. The average transfer amount is 9,000 Malawian Kwacha (MWK) (approximately US\$ 5.31 equivalent as of January 2024).<sup>23</sup> The monthly transfer amount varies by household size, with households with children enrolled in primary or secondary school age receiving a bonus (for every child) to incentivise school enrolment.



29 per cent of SCTP household beneficiaries are headed by older women



... but only 8 per cent of individual beneficiaries are older women





## Tanzania – Productive Social Safety Net (PSSN)

The PSSN is Tanzania’s flagship social protection programme consisting of an integrated package of cash transfers and other activities aiming to: reduce poverty; improve the living conditions of communities most at risk of vulnerability and marginalisation; and enhance their ability to cope with shocks. It is implemented by the Tanzania Social Action Fund (TASAF), established and owned by the Government of Tanzania.

The PSSN was launched in 2012 and implemented up to 2019 (PSSN I), followed by a new phase from December 2020 to 2025 (PSSN II). The programme has several integrated components: a means-tested conditional cash transfer (CCT); public works (or cash-for-work); livelihoods enhancement; and a targeted infrastructure development dimension.<sup>24</sup>

The CCT, which is the primary focus of this study, comprises a fixed unconditional amount for eligible households and an amount that is conditional on compliance with key requirements (e.g., children’s school attendance and healthcare). According to the 2022 year-end implementation report, the total number of direct beneficiaries enrolled in the CCT component was 5,195,605, of which 56.1 per cent are female and 43.9 per cent are male, with a total of 1,363,559 active households.<sup>25</sup> Beneficiaries aged 60 years and above represented 17 per cent of all recipients, with older women being the majority (66 per cent of the older people beneficiaries).<sup>26</sup>

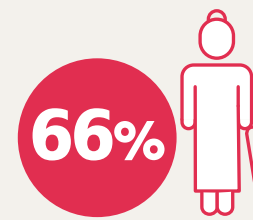
The public works component of the PSSN promotes livelihood development through temporary wage employment during the lean season. The livelihoods enhancement and targeted infrastructure development components do not entail cash transfers. While the livelihood support component consists of theme-specific community sessions and individual support (e.g., savings and investment, nutrition and early childhood development, business planning), the targeted infrastructure development component involves investments in critical infrastructure in health and education.



In 2022 there were nearly 5.2m direct beneficiaries of the PSSN’s Conditional Cash Transfer component



56 per cent of *all* beneficiaries were women



66 per cent of *older* beneficiaries were women

# Access to information

## Key findings

- There are several formal mechanisms in place within the three social assistance programmes for disseminating information and ensuring outreach to the intended beneficiaries.
- In Bangladesh and Tanzania, there are no reported major barriers on older women's access to general information through formal information channels.
- In Bangladesh, older women access technical information about the OAA through alternative informal channels, including in particular relying on third parties, such as male relatives, which can increase gender inequalities.
- In Malawi, most of the older women interviewed felt that they do not have access to adequate information about the SCTP, although this appears to be a challenge affecting many older people, including people with disabilities.
- Misinformation and fear of judgment for asking questions can increase stigma and discrimination and limit the dissemination of information, especially in the context of the SCTP in Malawi and the PSSN in Tanzania.



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Having access to adequate and accurate information about a social protection programme is critical to ensure that intended beneficiaries, who also tend to be the population groups most at risk of vulnerability and marginalisation, can feel able to engage with the programme.

### **Bangladesh – OAA**

Most of the older women interviewed in Bangladesh reported that they could access general information about the OAA through the official channels, such as the Union Parishad's (local councils) members and the field workers of the DSS. However, most older women (both recipients of the OAA and non-recipients) highlighted the important role of informal networks for both dissemination of information and for acquiring more specific and technical knowledge about the application process and implementation. This included receiving information through relatives, neighbours, friends and other community members, including male relatives, which may reinforce gender-based power imbalances. Some existing studies underline the shortcomings in the government's outreach campaigns and the reliance, for instance, on word-of-mouth to share information.<sup>27</sup>

*“We receive easily the government information about OAA and how you get the allowance... I received the OAA a few years ago through our relative, a ruling party leader. Because in Dhaka city everyone is busy, no-one listens to you unless you have relations, so there is someone between you and the office.”*

**Older woman, Bangladesh**

### **Malawi – SCTP**

In Malawi, there are several formal mechanisms for disseminating information about the SCTP (e.g., community meetings, toll-free telephone lines, social media). This was confirmed by the KIIs. Despite this, most older women interviewed reported that accessing general information about the SCTP was challenging. Some KIIs revealed that the official information dissemination channels may be less effective for older people in general, including people with disabilities, due to barriers in accessing transport, travel to community meetings, or accessing resources to improve digital literacy skills and online information.

### **Tanzania – PSSN**

Similar to the experience in Bangladesh, most older women interviewed in Tanzania felt that they were informed about the PSSN, for instance through community meetings but some members reported that they lacked clarity about the programme. The PSSN has a stakeholder engagement plan to ensure that an inclusive and participatory approach is taken throughout the implementation of the programme.<sup>28</sup> This plan highlights the importance of community meetings, alongside distribution of communication materials such as posters and fliers, for sharing information about the PSSN. The plan also acknowledges the need to ensure equal access to information and consider the diverse information needs of population groups. For example, it encourages the use of local languages.

*“We received information about the TASAF PSSN through the community meeting. We were invited to the meeting and the leaders informed us that TASAF will be providing money to families which are poor. They then started mentioning households considered poor and our names were sent to Dar es Salaam. The process was easy to understand as it was communicated in Swahili.”*

**Older woman, Tanzania**

The interviews in Malawi and Tanzania reported that misinformation and misconceptions can fuel negative attitudes, discrimination and stigma within the communities. In Malawi, the older women interviewed who are not beneficiaries mentioned that there was a perception of secrecy regarding the programme, with some saying they refrain from asking questions for fear of negative reactions and being stigmatised, which could be a barrier to accessing information. In Tanzania, some older women reported not feeling at ease to talk about the programme and their enrolment due to fears of negative reactions. The literature confirms that means-tested social protection programmes can lead to jealousy and resentment, especially between beneficiaries and non-beneficiaries.<sup>29</sup>

*“When we are at home we are scared to ask [other people]. We fear that, if we ask, they might curse us or they will answer different things, so we just stay quiet and do nothing.”*

**Older woman, Malawi**



Malumbo Simwaka/Fairpicture/HelpAge International – Malawi

## Challenges with programme targeting

### Key findings

- Despite significantly different targeting criteria, the three social assistance programmes present some programme-specific shortcomings and some interviewees doubted the ability of the programmes to effectively target older women most in need.
- The targeting process for the OAA in Bangladesh displays elements of gender-, age- and disability-responsiveness by having gender-differentiated minimum age requirements and targeting specifically older people and some groups, such as widows and people with disabilities.
- There are also some gender-blind or even gender-discriminatory features in the OAA targeting. This is because many older women rely on male intermediaries to support their enrolment, with risks of exclusion, loss of control over their economic resources, gender-based violence and harassment (GBVH) and ultimately exacerbation of existing gender inequalities.
- Despite household-level targeting, the SCTP in Malawi and PSSN in Tanzania are relatively sensitive to age and disability, assigning priority to or adjusting the benefits for those households with older members and those who cannot work, for instance because of disabilities.
- The programmes in Malawi and Tanzania do not have gender-related targeting criteria; however, in Tanzania female-headed households are generally able to meet the targeting criteria and a Gender Action Plan supports the mainstreaming of gender.

## Bangladesh – OAA

The OAA in Bangladesh is a means-tested programme. The implementation manual provides a comprehensive set of targeting criteria based on some variables relating to income, health, disability and other dimensions.<sup>30</sup>

The eligible individuals are older women and men aged over 62 and 65, respectively, whose annual income is less than BDT 10,000 (approximately US\$ 90.9 equivalent as of January 2024).<sup>31</sup> The gender-differentiated age requirement responds to the disproportionate barriers and intersectional inequalities that women experience throughout the life course. One of the older women who took part in the FGDs noted: *“Women become extremely vulnerable to poverty in old age, earlier than men.”*

Alongside the gender-differentiated age requirement, the programme gives priority to groups at greatest risk, including those who are homeless or have precarious accommodation; widowed or divorced older people; and those with disabilities and severe health conditions.

Older women are expected to submit an application, using a pre-defined form, to designated local entities, that differ based on whether they are located in urban or rural areas. These entities prepare ward-level lists of potential beneficiaries based on the OAA requirements, which are subsequently presented to the Union Parishad’s, Municipality or City Committee, depending on the location. The relevant committee finalises the list of beneficiaries and seeks final approval of the local Member of Parliament. No helpdesk support for older women or gender-specific focal points are available.

Gender-related constraints of the targeting process, including the application and selection phases, have emerged from the study of the OAA, suggesting some gender-blind or even gender-discriminatory features. During the KIIs, some discussants reported that older women face a higher probability of inclusion and exclusion errors compared to older men and other population groups due to the difficulties in precisely determining their age. This is because of the disproportionate violation of the right to birth registration that they experience compared to younger women and men. Some interviews reveal that even if older women manage to obtain a National Identity Document (NID), the age recorded may be inaccurate. According to one of the key informants: *“As the NID age of women in many cases is lower than their actual age, a good number of them fail to qualify.”* General loopholes in the targeting process, including its subjectivity, have been highlighted by other studies.<sup>32, 33</sup>

***“I don’t question the criteria but how they are applied. The practices are not women-friendly and increase dependence.”***

**Older woman, Bangladesh**

Secondly, some older women reported that the success of the targeting and selection process relies on the informal support of ‘middlemen’ or ‘brokers’, who tend to be male family members. Despite not being a formal requirement of the OAA, the support of third parties can be attributed to prevailing social norms and power imbalances that mean many women are dependent on male relatives for their economic and social wellbeing.<sup>34</sup> As reported during a KII: *“Older women cannot register themselves independently, they need family permission and family support.”* This may disempower older women and, as observed during some KIIs, there is a risk that the older women may lose control of the benefits and be exposed to financial abuse and GBVH. One older woman commented that: *“Male recipients could ignore other family members’ suggestions on the use of their money, but if we avoid or reject their suggestions, they become angry with us, they share rude comments which force us to accommodate their opinions.”*

***“Without the support of our male family members we can’t utilise the information. To us, information is just a clue and the support of our male relatives and close ones is the critical factor.”***

**Older woman, Bangladesh**

***“Over time it became clear that we can only be selected when the powerful men support us.”***

**Older woman, Bangladesh**

The older women interviewed in Bangladesh reported that before the introduction of the OAA, they had never experienced any government initiatives that targeted older people most at risk of poverty and marginalisation, and which unconditionally supported them. Although the older women interviewed appreciate the programme, some frustrations were also voiced. Some argued that the OAA could be fairer if it expanded coverage and improved adequacy of the benefit, alleviating older women’s greater suffering and hardship.

## Malawi – SCTP

In Malawi, the SCTP’s targeting criteria do not explicitly consider gender, while age and disability do feature in the criteria.

The SCTP targets households based on two criteria: being ‘ultra poor’ and ‘labour-constrained’.<sup>35</sup> The first criterion allows the identification of those households that cannot meet the most basic needs and these are identified through a Proxy Means Testing (PMT) score. The second criterion takes into account the possible constraints that household members have to engage in employment (e.g., a household member qualifies as ‘unfit to work’ if they are below 19 years old, above 64 years old, or they are aged 19–64 but have a chronic illness, disability, or are unable to work).<sup>36</sup> In addition to verifying these criteria, there is geographical targeting with a 10 per cent cap per district (up to 10 per cent of households in each district are targeted by the SCTP).

The programme selection criteria have some shortcomings, some of which have been confirmed by officers involved in the implementation of the SCTP who took part in the KIIs. These shortcomings include:

- the use of a PMT leads to inclusion and exclusion errors;
- while older people are accounted for in the targeting criteria, the definition of ‘unfit to work’ makes discriminatory assumptions about older people’s needs, desires and ability to be engaged in employment;
- the geographical targeting cap of 10 per cent per district does not allow full consideration of diverse individual experiences; and
- those responsible for data collection take subjective decisions.

A new pilot is planned in one district using targeting of groups most at risk of marginalisation, including people aged over 70.<sup>37</sup> In addition, the Government of Malawi is committed to strengthening the SCTP, including by increasing the overall coverage of the programme and by adjusting the geographical targeting to better take into consideration district-specific poverty and vulnerability.<sup>38</sup>

Most of the older women interviewed in Malawi reported being unclear about the SCTP targeting criteria and doubted the fairness of selection. According to one older woman: *“I don’t see fairness in the selection criteria. I remember that in this village there were only two beneficiaries – a man and a woman.”* She added: *“They are not transparent enough in the way they do it. We just see people being selected including older people, and we just think that they are lucky.”*



MANEFO – Malawi

### Yewo’s experience

**Yewo is a 74-year-old widow who lives in Malawi and who is not among the beneficiaries of the SCTP. She feels excluded from the programme. Due to health and mobility difficulties, she feels that many older women are unable to attend meetings and stay informed about the programme and she perceives the programme as unfair because it leaves behind many older women. She believes that the SCTP can address these challenges by improving its targeting approach.**

***“[The government] should prioritise older women and include them all because they are in dire poverty compared to the rest [of the population].”***

## Tanzania – PSSN

Similar to the SCTP, PSSN's targeting in Tanzania takes into account some age- and disability-related considerations.

The targeting is done in three steps:

- geographical targeting to identify and select specific priority areas;
- community-based targeting through Community Management Committees (CMC) to identify the poorest and most food insecure households in those areas;
- and lastly, a PMT applied only to pre-selected households to minimise inclusion errors.<sup>39</sup>

There is a fixed unconditional amount targeted to households without labour capacity (the labour capacity of a household is defined as having a member who is between 18 and 65 years old, without disability or who is not pregnant). There is an unconditional temporary amount for households with labour capacity, which is discontinued after their enrolment in the public works component. Finally, there is an amount that is conditional on compliance with key requirements related to health and education.<sup>40</sup> The amount of the unconditional transfers increases for households with members affected by disabilities.

Although gender-related variables are not explicitly included in the targeting process, the PSSN manages to target a large proportion of women among primary recipients through other criteria requirements.<sup>41</sup>

In fact, female-headed households, which tend to be overrepresented among the poorest segments of the population, are more likely to pass the three steps of the targeting process.<sup>42</sup> In addition, when the PSSN II was introduced, it was expected to focus more on gender-related issues. It was also accompanied by a Gender Action Plan which aims to mainstream gender across the PSSN components, for example by delivery of specific gender-focused training for the entities involved and staff responsible for its implementation.<sup>43</sup>

As reported in Malawi, in Tanzania most of the older women respondents lacked a clear understanding of the targeting criteria and the reasons for being or not being among the beneficiaries. Some who were not enrolled in the programme felt excluded and there were feelings of guilt among those who were beneficiaries.

*“I heard that they were looking for the poor households that do not have the means. But what we are asking ourselves is why are there well-off people among the beneficiaries of the TASAF project? And why are we left out when we are poorer and older than those who were enrolled?”*

**Older woman, Tanzania**



Michael Goima/Fairpicture/HelpAge International – Tanzania

# Digital or cash payments?

## Key findings

- Older women interviewed prefer physical cash payments, although all three programmes increasingly use electronic payments.
- Physical cash payments can bring challenges in terms of access to transport, travel distances and balancing the disproportionate burden of family responsibilities that older women bear.
- The digitalisation of payments emerges as gender-, age- and disability-blind or even discriminatory, due to the existing gaps older women face in access to digital technologies, including mobile phones, and in digital literacy skills.
- These factors exacerbate other threats faced by older women, including the risk of exclusion of older women, their potential loss of control over the resources they are entitled to and their susceptibility to GBVH, in particular financial abuse.
- Community-level support mechanisms, including through Older People's Associations (OPAs), can play a key role in tackling these challenges and they can also enable older women to uphold their rights and entitlements, with evidence from OPAs in Bangladesh.

## Bangladesh – OAA

Delivery of the OAA in Bangladesh entails funds being transferred to the beneficiary's bank account from the government, which are then withdrawn.

As part of the enrolment process, each beneficiary is issued with a passbook including a photo of them that is validated by a government official and an account is opened in the beneficiary's name, with a financial intermediary designated to deliver the allowance.

The growing use of electronic payments and mobile financial services to deliver the OAA can cause problems for some older women and put them at greater risk of both losing control over the allowance and experiencing GBVH, in particular financial abuse. Without access to adequate technologies such as mobile phones and lacking digital literacy, they are increasingly dependent on relatives and acquaintances. An older woman among the beneficiaries of the OAA said: "Male family members identify the message and then go to a mobile shop to receive the money." Another older woman explained that: "Owning a mobile phone is not sufficient to ensure control over the OAA."

***"If an older woman owns a mobile phone but cannot use it, ultimately they have to depend on a male family member, relative or friend."***

**Older woman, Bangladesh**

However, some older women interviewed were more positive about mobile payments. One respondent stated: *"It is tremendously convenient to get messages and receive money from agents, I can handle it because I own a mobile phone and also have a Bkash [mobile finance provider] account."*

Community-level and grassroots support initiatives such as OPAs can mitigate the risks associated with the delivery of benefits and support older women to uphold their rights to social protection, raising their voices vis-à-vis relevant officers and authorities. During the KIIs, an OPA leader stated:

***"It is true that lonely and older widows are at risk of not safely receiving and controlling money. Our older people committee members keep in touch with them [older women] and go with their mobile phones to ensure they are receiving the money."***

**Older woman, Bangladesh**



## Community support for older people

Older People's Associations (OPAs) are community-driven organisations where groups of older people come together to improve their mutual wellbeing. Members of these associations, in all their diversities, decide what specific activities to focus on. Services include:

- supporting livelihoods through loans to members;
- organising home visits for home bound older people or those at risk of marginalisation;
- engaging village doctors to promote good health practices, awareness and check-ups;
- providing a space for older people to share information, understand their rights and services available to them.

HelpAge brings decades of experience in OPA development to advise institutions, including governments, and to empower older people, in creating or supporting OPAs. Working on OPA development in 25 countries, HelpAge understands the factors for success, including: ensuring that OPAs can provide multiple benefits; strengthening the capacity of local leadership; collective ownership; and building self-sustainability and scalability.

As of August 2021, there were around 155 OPAs in Bangladesh supported by three local organisations (Bangladesh Association for the Aged and Institute of Geriatric Medicine, Resource Integration Centre and the SHARE Foundation). In Malawi there are 16 OPAs established by the Malawi Network of Older Persons' Organisations (MANEPO), while in Tanzania there are around 14,241 Older People's Forums (OPFs) established at ward, district, regional and national levels. OPFs have a slightly different structure from OPAs and consist of both representatives of government and older people representatives.

Evaluations of HelpAge's OPA projects reveal that they can effectively promote older women's empowerment and strengthen their role and standing in their communities. One project rolled out in Bangladesh, Cambodia, Indonesia and Vietnam involving 208 OPAs included 11,020 members of which 72.9 per cent were women and 60 per cent of their leaders were women. Another project including 556 OPAs in Vietnam had 30,196 members of which 74.5 per cent of the members and 56.0 per cent of the leaders were women.

Source: HelpAge International, 'Cash plus in older age': Options for improving Bangladesh's Old Age Allowance through complementary interventions, 2021; HelpAge's internal project implementation reports.



Resource Integration Centre (RIC) - Bangladesh

## Digital exclusion of older women

Across the world, digital gaps persist leading to the exclusion of some population groups, especially older women. These gaps hinder their ability to reap the socio-economic benefits of the digital transformation.

Digital exclusion in older age mainly derives from the lack of equal access to digital technologies (e.g., mobile phones, internet), access to adequate financial resources and opportunities to improve digital skills.

The latest statistics produced by the International Telecommunications Union (ITU) shows that 78.5 per cent of the global young population (between 15–24 years old) used the internet in 2023, compared to 65.4 per cent of the global population outside of this age group. The technology penetration rate and age gap grow substantially if one focuses on low-income countries only, with 44.8 per cent of younger people using the internet in 2023 and only 22.6 per cent of the population not included in this age group reported using the internet.

These barriers tend to be more pronounced for women than for men throughout the life course. According to the ITU, in 2023, 64.5 per cent of the female population in LMICs owned a mobile phone, compared to 76.1 per cent of the male population. The overall technology penetration rate and gender gap grow if only low-income countries are considered, with 39.6 per cent of the female population reported to own a mobile phone in 2023. The share of the female population in lower-income countries using the internet in 2023 stood at only 20.1 per cent, compared to 34.2 per cent of the male population.

The age and gender digital gaps intersect with the rural-urban digital divide, with older women in rural areas in LMICs being the most exposed to the risk of digital exclusion. In lower-income countries, the share of the urban population covered by at least a 3G mobile network was 99.8 per cent, compared to 66.2 per cent of the rural population. In terms of usage of internet, 47.0 per cent of the population in low-income countries reported using it in 2023, compared to 16.6 per cent of the rural population.

Source: ITU World Telecommunication, ICT Indicators database, Version November 2023



Shutterstock – Nepal

## Malawi – SCTP

The SCTP in Malawi is delivered in two ways: cash and electronic payments.<sup>44</sup> However, the programme is gradually shifting towards the latter.<sup>45</sup> Both modes of delivery emerged in the study as not fully gender-, age- and disability-sensitive, although electronic payments were seen to carry higher risks of blindness and discrimination. Physical cash collection points are generally located within a radius of five to seven kilometers, which can be a challenging distance to travel for some older people, including those with disabilities or older women having to fulfil many family responsibilities. Electronic payments may also pose a barrier for older people, especially older women and those with disabilities, due to lower average levels of literacy, digital skills and access to technology compared to older men and other age groups.

## Tanzania – PSSN

The PSSN in Tanzania has three delivery systems: personal cash payments, payments through banks and their local branches and electronic payments. Under PSSN II, payments are gradually shifting towards electronic payments, based on a phased plan.<sup>46</sup> The older women interviewed highlighted similar disadvantages of electronic payments, including lacking sufficient digital literacy and access to mobile phones, as well as having to depend on relatives. As with the SCTP in Malawi, they also report some dissatisfaction with regards to cash payments.

Across all three countries, electronic payments make older women feel less safe due to the risk of GBVH, including financial abuse, and a risk of losing control over the benefits they are entitled to.

*“We have used the mobile payment and found it user-friendly for younger people but challenging for older people. [...] Most of the time you find that the mobile phone is with her grandchildren who, when they receive a message for the payment, could go and take the money from the agent and delete the message. [...] When she comes to ask us, we trace it and find that the money has been taken.”*

Key informant, Tanzania



Malumbo Simwaka/Fairpicture/HelpAge International – Malawi

Both in Malawi and in Tanzania, the prevailing preference among older women interviewed was for physical cash payments as opposed to electronic payments, not only because they are perceived as safer, but also less cumbersome.

*“They bring the money and put it on a table then, when we receive it, we sign, they count and give it to you. This is a better approach for older people. They told us that [those responsible for managing and delivering the cash payments] will stop coming and that we shall be receiving the money via phone and we asked if even the older people will be receiving via the phone. [The money] might be at risk of getting stolen.”*

Older woman, Malawi

# Dealing with grievance and redress

## Key findings

- All three programmes studied have formal procedures and entities managing grievances and redresses by beneficiaries.
- Most older women interviewed across the three countries were dissatisfied with these mechanisms and reported feeling unheard, unsupported and even intimidated in some instances.
- With the OAA in Bangladesh, some older women underlined the importance of informal channels and external support when dealing with grievances; this is another example where dependency on third parties risks exacerbating gender inequalities.

However, this may create further dependency on third parties with the risk of exacerbating gender inequalities. The general ineffectiveness of these formal mechanisms is confirmed by existing studies, suggesting that the number of complaints received are few and that there is little evidence of their resolution.<sup>48</sup>

## Malawi – SCTP

The SCTP in Malawi has several mechanisms to manage grievances and redresses. These are handled by Community Social Support Committees members, District Officers or Case Management Officers at the cash collection points and there is also a toll-free telephone line.<sup>49</sup> However, the older women interviewed did not think these mechanisms were transparent and reliable. Older women who are not beneficiaries of SCTP reported that they do not have access to these mechanisms, or are not aware of them. Almost all reported that they also fear being judged if they dare to make enquiries about applying. Older women who are beneficiaries of SCTP also reported that they sometimes fear being judged for submitting a grievance.

*“Despite not being told the reason why they removed us [from the list of beneficiaries], I also did not know where to complain [and to ask] why they are removing an older person like me. I was afraid that they will ask me why I’m the only one complaining and why my friends are not [complaining].”*

Older woman, Malawi

## Bangladesh – OAA

OAA’s grievance and redress mechanisms involve different entities. For grievances related to the programme’s application and selection process, complaints can be submitted to the committee involved in selecting OAA beneficiaries. If the committee fails to address the complaint, the grievance is escalated to central level, although the OAA’s implementation guidelines do not define precise procedures in this respect.<sup>47</sup> The Social Welfare Office (the entity with the authority to deal with financial institutions) is assigned to address grievances related to the delivery of scheme benefits.

The older women interviewed were dissatisfied with the grievance and redress mechanism for the OAA. One older woman claimed that office staff tend to be unsupportive with beneficiaries and provide inaccurate information. As a result, she explained, that: *“We have little scope of filing any complaint regarding any wrongdoing against us.”* An NGO staff member said that *“when the officials carry out incorrect processing, they never admit their faults”* which may make it difficult to identify and address misconduct. Older women also underline the importance of informal networks and processes to solve problems.

## Tanzania – PSSN

Responsibility for managing grievances and redresses for the PSSN in Tanzania lies with village councils. Grievances can be submitted directly to these councils or to any of the Community Management Committees who then forward them to the village council. The village council tends to resolve those disputes, depending on the nature of the complaint and whether it falls within its mandate. According to the latest implementation report of the PSSN from April 2023, a total of 8,076 complaints across all project areas were filed, 4,882 of which were resolved to the satisfaction of clients and then closed, while 394 grievances were escalated to the TASAF management and these were mainly on overdue payments.<sup>50</sup>

Despite this formal mechanism, the interviews conducted in Tanzania revealed that the process is not well communicated and understood amongst older women.

Those interviewed felt the efforts of TASAF and PSSN staff to address grievances were ad hoc and the responses received were unclear. This led to feelings of uncertainty and being unheard or ignored. One of the older women interviewed reported that: *“We once held a meeting with a TASAF senior officer and we presented our grievances. He promised to address the issue, though up to now the problem persists.”*

Prevailing social norms and power imbalances between women and men may put older women at a disadvantage with regard to standing up for their rights, particularly in the presence of men. The interviews in Tanzania reveal that, besides feeling unheard and unsupported, some of the older women also reported

feeling intimidated by the programme officers’ behaviour and were discouraged from filing a grievance.

*“Previously they said they will pay arrears for all the months of missed payments, but then I asked why I am receiving the same monthly allowances. The staff said ‘You know nothing’ [...]. That’s why I say they never listen to us.”*

**Older woman, Tanzania**

## Case study

### Ayesa’s and Mayna’s experiences

Ayesa (pictured right) is a 65-year-old woman from Bangladesh. She received the OAA under payment of a bribe but, after the first payment, she did not receive any more. She visited the offices to enquire but reported having been treated rudely; she felt unheard and ignored. She reports that poor older women who are not literate and aware of the formal process are neglected.

*“I am listed and received one-time the allowance money but now I’m getting no money. I visited the Ward Commissioner and social welfare offices, but none gave me any satisfactory answer. Rather, they were annoyed at me. As a poor older woman, where do I get justice?”*

Resource Integration Centre (RIC) – Bangladesh



Resource Integration Centre (RIC) – Bangladesh



Mayna (pictured left) is a 71-year-old woman from Bangladesh. She believes that without a strong political connection or family relations it is hard to benefit from the OAA. Many of her acquaintances talk about irregularities and lack of clear rules. She strongly feels that those in charge of the implementation do not operate the selection process in line with formal processes.

*“They also demanded money of me; I complained but with no result. The Social Welfare Office told me I was not selected because there was no allocation.”*



Malumbo Simwaka/Fairpicture/HelpAge International – Malawi

# The debate on conditionality and gender equality

## Key findings

- Whether conditionalities support the achievement of gender equality is a matter of debate, with arguments both in favour and against.
- The OAA and the SCTP in Bangladesh and Malawi, respectively, do not have conditions attached to their delivery, although in Malawi, there is an automatic exclusion of SCTP beneficiaries from other measures that older women consider beneficial, including subsidies on farming inputs.
- In Tanzania, some of the PSSN cash transfers require compliance with conditionalities relating to education and health, while the public works component entails a cash transfer in exchange for paid temporary employment.
- Despite recognised positive knock-on effects on families and communities, compliance with the conditionalities of the PSSN poses some challenges for older women who have to balance multiple unpaid work and domestic care responsibilities. It may also pose barriers for other groups, including older people with disabilities.

Conditionalities are requirements that some beneficiaries should fulfil in order to benefit from certain cash transfer programmes. Despite their widespread use in social policy, there is an ongoing debate regarding the effectiveness, desirability, as well as the sustainability of conditional cash transfers (CCTs), including over their ability to effectively empower women and promote gender equality.

They are seen as a method to tackle poverty while at the same time investing in human capital, supporting women to strengthen their autonomy, ultimately enhancing self esteem and security.<sup>51</sup> However, some argue that conditionalities may penalise further those most vulnerable to poverty and marginalisation, as they are less likely to fulfil those requirements on the basis of factors such as geography, disabilities, language, discrimination, gender-related social norms and traditional practices, with potential implications also for gender relations.<sup>52</sup>

### **Bangladesh – OAA** **Malawi – SCTP**

The OAA and the SCTP in Bangladesh and Malawi, respectively, do not present conditionalities for the disbursement of funds. However, in the context of the SCTP, it is reported that, once enrolled in the SCTP, beneficiaries are excluded from some other social protection measures, for example, the subsidy on agricultural inputs. Some older women see this as a serious limitation, given that food availability and lack of fertilisers emerge as some of the biggest challenges they face.

*“The government should assist us with fertiliser and enough money so that we can do business and increase our incomes.”*  
Older woman, Malawi

### **Tanzania – PSSN**

Regarding the PSSN, as illustrated in the previous sections, the CCT component of the programme consists of distinct sub-components, with a combination of fixed and unconditional transfers and transfers conditional upon the fulfilment of certain conditions. The unconditional transfer is delivered to those households that do not have labour capacity (e.g., they include a child or a person who cannot be in employment, for instance because of a disability). The conditional transfers require participation in saving groups or, if aimed specifically at households with children, they require the compliance with health-related or education-related co-responsibilities.<sup>53</sup>

There is also a public works component of the PSSN, which entails the provision of transfers subject to the beneficiaries’ participation in temporary employment, especially during the lean season. This targets individuals and communities most in need to support their livelihoods and contribute to community-level development. The activities are in the areas of watershed management, forestry, soil conservation, land use management, environmental management including cleaning activities, community infrastructure, as well as crop and livestock farming.

The interviews in Tanzania revealed that older women see that these conditionalities can have a positive impact on their wider families and communities. Indeed, an impact evaluation conducted in 2019 on the PSSN indicated that the programme played a vital role in incentivising school enrolment and preventing drop-outs.<sup>54</sup>

*“The conditions are ok. [...] Our children are going to school with all the needed uniform, shoes and books and finish their education.”*  
Older woman, Tanzania

On the other hand, some older women reported that these conditionalities were not fair, as they do not take account of the disproportionate responsibilities they undertake within their households and communities. Many of the older women interviewed are widows and heads of families who therefore are also in charge of complying with those requirements. Complying with these co-responsibilities may also represent a barrier for some older women, including those with disabilities, if for instance they require access to transport or travelling long distances. In most cases, non-compliance results in different consequences, ranging from the temporary loss of the benefits to permanent exclusion from the programme.



Clemence Elijah/HelpAge International – Tanzania

# What are older women's perceptions on usefulness and adequacy?

## Key findings

- Across the three countries, the older women interviewed expressed an overall positive assessment of the three programmes.
- A stable income source helps older women meet some basic needs, including buying food and medicines makes them feel more empowered; improves their self-esteem; and makes them feel better equipped to cope with shocks.
- Some older women underlined the issue of the adequacy of the cash transfers, reporting that the amount is insufficient to meet all basic needs and support savings and investments.

## Malawi – SCTP

In Malawi, although most beneficiaries interviewed were not completely satisfied with the amount received, they did find the programme beneficial overall.<sup>58, 59</sup> Regarding the funding level, it should be noted that the SCTP Strategic Plan for 2022–2027 suggests that transfers will be adjusted to ensure that the funds cover not only basic needs but also promote resilient livelihood development and investments, for instance by taking into account inflation.<sup>60</sup>

Most of the older women interviewed had experienced some improvements in their livelihoods and wellbeing by receiving the benefit, particularly in terms of access to food to better support children, investment in livestock and agriculture and enhanced social inclusion. This is consistent with findings from past studies offering evidence that the SCTP is improving the lives and livelihoods of poor and at-risk Malawians.

*“I have said that SCTP should be helping us, older people, they shouldn't leave us behind considering the fact that we will have no one to lean on. The programme is great... The government can make arrangements for us to be the beneficiaries of the SCTP.”*

Older woman, Malawi

## Bangladesh – OAA

The older women interviewed in Bangladesh gave a positive assessment of the OAA overall, recognising it supports their income security, helps them feel more empowered and equips them and their families to better cope with shocks. An older woman describing how she used the money said that: *“I received 1,500 BDT and decided to purchase clothes and medicine. At that time, my son, due to poor health, temporarily stopped pulling rickshaw. So, I had to contribute 1,000 BDT to meet the urgent household expenses.”*

*“The first time I drew money from the bank and I held the money with my two hands – I felt very proud.”*

Older woman, Bangladesh

While some older women recipients said the OAA is small and inadequate for meeting their basic needs or suggested that they have no or partial control over the benefits, others recognised that, by changing their role from non-earner to earner, this small amount can be transformative. Beneficiaries generally spend the funds on basic individual and household needs, such as medicines and food. However, the inadequacy of the funds emerges in other studies and has got worse due to high levels of domestic price inflation and post-COVID-19 hardship.<sup>55, 56, 57</sup>

Unlike the findings regarding OAA, the study found that most of the older women interviewed in Malawi who are beneficiaries of the STCP felt a sense of control from the benefits received. This is illustrated by some older women. One said: *“I don't have [any other person to decide], I just decide myself.”* Another older woman explained that: *“I make the decisions on how to use the money from the SCTP.”*



## Tanzania – PSSN

Regarding the PSSN in Tanzania, the interviews reveal that the cash transfer affects the way older women perceive their status in their respective communities, both empowering them and increasing their self-esteem. However, other studies and evaluations conducted in the past on the PSSN reveal that the scheme has not yet been effective in influencing gender relations regarding decision-making and leadership within households and communities.<sup>61</sup>

*“The programme has helped me to improve my status.”*

Older woman, Tanzania

Many of the older women interviewed highlighted the inadequacy of the PSSN cash transfers in helping them meet all their needs and not providing enough funds, for instance, for savings and investments. Most of the older women interviewed head their own households, which are likely to be poorer than those headed by men because of reduced livelihood sources, multiple responsibilities and labour market inequalities.

*“I have a great load... I have to take care of my sick husband, I have five dependents, I have to bring in food, with my poor health I can't farm and I don't have any adult caretaker. When you say I should be saving to benefit from the programme, it becomes really difficult for me. The government should keep a special eye for us poor older women.”*

Older woman, Tanzania

The PSSN has a capacity building dimension focusing on promoting community savings and investment as part of its livelihood enhancement component. This helps the beneficiaries save for future needs and investments. The older women interviewed found these community savings groups particularly valuable. One reported that: “Sometimes if you have no money you can go and borrow from the savings group. When you get [the money], you return the loan. So, we help each other.” However, active participation in these community structures can be problematic and burdensome for some older women, due to their many responsibilities.



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## Recommendations

With compounded crises and shocks becoming increasingly frequent and global progress on gender equality stalled, the international community, governments and other policy makers find themselves at a critical juncture.<sup>62</sup> Commitments to strengthening social protection systems for those most at risk of

poverty and marginalisation, including older people and in particular older women, are urgently needed. There is considerable potential to explicitly address contextual gender-, age- and disability-specific risks, needs and circumstances, through a deep understanding of the drivers of gender inequality.

**HelpAge’s vision: Transitioning towards rights-based, universal and gender-, age- and disability-responsive social protection systems to unlock gender-transformative change.**

Based on this study and HelpAge’s long-standing experience across the globe in promoting the rights, wellbeing and voices of older people, HelpAge calls for a shift towards rights-based, universal and gender-, age- and disability-responsive social protection systems to unlock gender-transformative change. This includes social pensions targeted to all older people and cash transfer levels in line with inflation with monitoring to ensure these are adequate in relation to their policy objectives.

## To support the achievement of this vision, HelpAge calls on stakeholders to take the following actions:

### Governments should:

- Conduct in-depth analysis of context-, gender-, age- and disability-specific risks, needs and circumstances and the barriers and levers of gender equality, adopting a life course and intersectional perspective, and use the findings to inform the design and implementation of social protection programmes.
- Enable and encourage the collection of data for evidence-based policy making, including sex-, age- and disability-disaggregated data (SADDD) across relevant metrics, as well as qualitative data on the impact of policies and programmes on women and girls of all ages.
- Establish effective and transparent mechanisms to regularly monitor and evaluate the gender-, age- and disability-responsiveness of social protection programmes, including strengthening accountability mechanisms.
- Enhance the effectiveness of the knowledge dissemination channels of social protection programmes to ensure outreach and empowerment of all population groups, including older women in all their diversity.
- Strengthen the targeting mechanisms of social protection programmes to minimise inclusion and exclusion errors and mitigate the risks of exacerbating gender inequalities.
- Strengthen the delivery mechanisms of social protection programmes to ensure that cash payments and electronic payments are easily and safely accessible to all, including older women.
- Effectively address digitalisation gaps between different population groups (e.g., by gender, age and geography) for instance through education, capacity strengthening and skills development throughout the life course.
- Ensure that in the design of conditionalities associated with cash transfers the risks to all population groups, including older women and older people in general, are adequately understood and mitigated.
- Ensure that enrolment in specific programmes does not give rise to unfair exclusionary mechanisms from other potentially beneficial programmes (e.g., subsidies on farm inputs).
- Encourage the establishment of OPAs to promote older people's rights, voice and wellbeing, including older women's rights, as well as other self-help groups and community-level and grassroots initiatives.

### United Nations agencies should:

- Develop guidelines for conducting robust analyses of context- and gender-, age- and disability-specific risks, needs and circumstances and the barriers and levers of gender equality adopting a life-course perspective, which can inform the design and implementation of social protection programmes and encourage the application of these guidelines.
- Enable and encourage the collection of data for evidence-based policy making, including SADDD across relevant metrics, as well as qualitative data on the impact of policies and programmes on women and girls of all ages.
- Support national governments through a combination of technical advisory and/or capacity strengthening initiatives aimed at enhancing all the dimensions of social protection programmes and ensure that gender-, age- and disability-responsiveness are embedded.
- Raise awareness on the risks of digital exclusion of some population groups, especially older women and work effectively with multiple stakeholders, including governments and CSOs, towards addressing gender, age and other relevant digital gaps.

## **Civil society organisations should:**

- Promote community-level mechanisms to facilitate the dissemination of comprehensive and accurate information about national social protection programmes and devise locally-based approaches to sensitise people of all ages and in all their diversity.
- Engage effectively with population groups most vulnerable and at risk of exclusion from social protection programmes, including older women and provide tailored support to prevent discrimination, stereotyping and GBVH.
- Advocate for participatory mechanisms for the design, implementation, monitoring and evaluation of social protection programmes and the enhancement of accountability mechanisms, including effectively engaging in these processes.
- Design and implement grassroots and community-level pilot initiatives and programmes focusing on capacity strengthening, skills development and learning throughout the life course, including in relation to digital literacy.
- Emphasise the socio-economic impact of the unpaid and low-paid caregiving work undertaken by women of all ages and advocate for its recognition in social protection programmes.
- Support the establishment and further strengthening of OPAs and older people's engagement in them, especially older women.

## **Donor agencies and development finance institutions should:**

- Invest in knowledge creation on the interrelation between social protection programmes and contextual gender-, age- and disability-specific risks, needs and circumstances across the life course.
- Support the financing needs for transitioning towards rights-based, universal and at least gender-, age- and disability-responsive social protection systems, as well as for adjusting the level of cash transfers.
- Invest in capacity strengthening of governments and local stakeholders to design and support the delivery of rights-based, universal and at least gender-, age- and disability-responsive social protection systems.
- Support the collection of SADD for evidence-based policy making, as well as qualitative data on the impact of policies and programmes on women and girls of all ages.
- Fund programmes designed to empower older women to campaign and advocate for their rights.



Michael Goima/Fairpicture/HelpAge International – Tanzania

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**In Bangladesh**, the study was implemented in the following areas: Pirojpur Sadar, Nazirpur Sadar, Batiaghata, Dhaka City (Hazaribagh and Kamrangirchar). Eight focus group discussions (FGDs), 48 in-depth interviews (IDIs) and 23 key informant interviews (KIIs) were conducted. The KIIs were conducted with the staff of different entities in charge of the programme implementation, with local government representatives, with the staff of local non-governmental organisations (NGOs) and with Older People's Associations (OPAs) and some of their members.

**In Malawi**, the study focused on the three districts of Mzimba, Dowa and Balaka, representing respectively the northern, central and southern regions of the country. Twenty-seven interviews including three FGDs, 20 IDIs and four KIIs were conducted. The KII involved officers responsible for the implementation of the Social Cash Transfer Programme (SCTP) and one interview was conducted with a member of the Ministry of Gender, Community Development and Social Welfare.

**In Tanzania**, the study was implemented in the Mwanza and Mbeya regions, focusing on the districts of Magu and Mbarali, respectively. Four FGDs, 20 IDIs and four KIIs were conducted. The KIIs included staff of entities in charge of the implementation of the Productive Social Safety Net (PSSN) and government officials involved in the programme in Mbarali and Magu, as well as social protection experts.

With respect to the methodological limitations of the study, it should be noted that the small sample sizes do not allow for drawing conclusions on the entire population of older women across the three countries. In addition, the programmes examined and the experiences of older women differ considerably from country to country; these differences, to the extent possible, have been highlighted, while also attempting to identify common patterns.



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