

Designing Social Protection in Uncertain Times

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October 2026

Asia-Pacific Social Protection Week 2026

Empowered Lives, Resilient Futures

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Tools	Cash transfers, food vouchers
Financing	Tax; reaches informal workers
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EMPOWERMENT

control and voice: whose name, whose account, what information

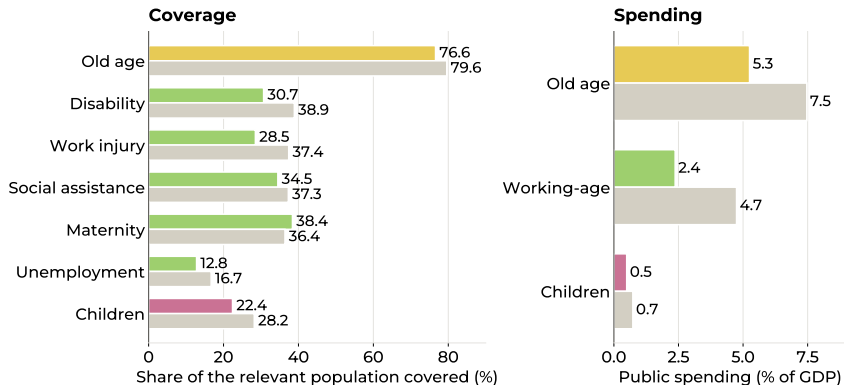
Where the Asia-Pacific region stands

Social protection: expanded fast, now wide, but not generous

Social protection coverage and spending, Asia and the Pacific vs. world, 2023

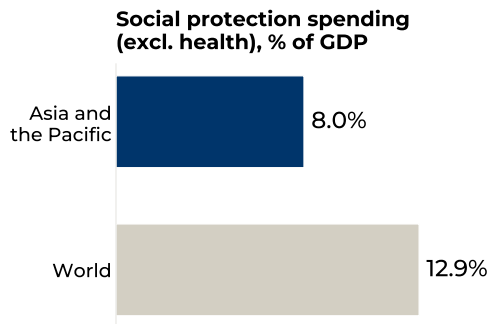
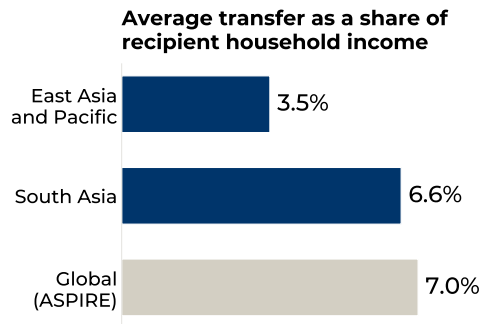
Asia and the Pacific: Old age Working age Children

World



Source: ILO, World Social Protection Report 2024-26, Figures 3.2, 3.11 and 3.12. Coverage is measured against each function's target population. Spending by function = share of total social protection spending (Fig. 3.12) x total including health (Fig. 3.11); health care itself is omitted, as coverage excludes it. ILO definitions differ from World Bank ASPIRE.

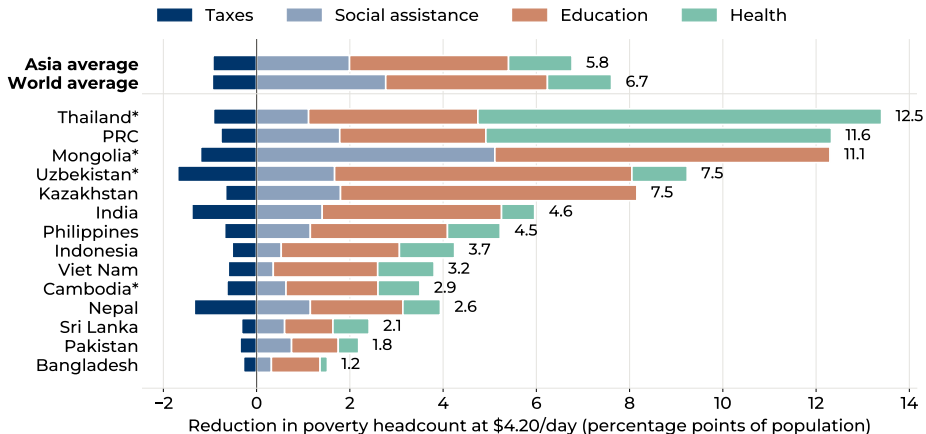
Social protection as share of GDP: Asia Pacific lags global average



Sources: World Bank ASPIRE; ILO, World Social Protection Report 2024-26.

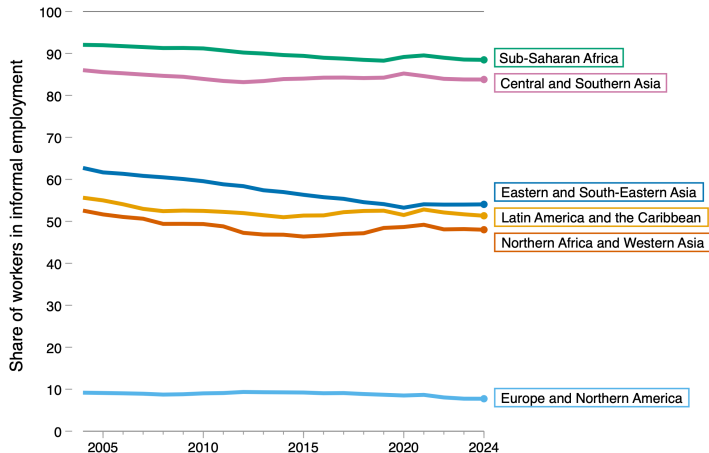
In-kind transfers (schools and clinics) account for more poverty reduction than cash transfers

Reduction in the poverty headcount by component, 2023



Source: Gethin and Fisher-Post (2026); own calculations. Share of people below \$4.20/day (2021 PPP, in 2023 prices) before taxes and transfers minus after all components, applied in the order shown. Education and health are valued at cost of provision. Distributional-accounts incomes are scaled to national accounts, so levels differ from survey-based poverty rates. Averages are unweighted. Number at right is the net reduction, after the (negative) effect of taxes. *

Informal work remains high, with workers largely lacking access to contributory social insurance



Looking ahead: Social protection will need to cover four shifts

Climate

- Repeated shocks need programs that **anticipate, expand and contract automatically**

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Changing work and AI when most jobs are informal

- Only **12.8%** of the unemployed get benefits; **28.5%** of workers have injury cover
- Informal and platform workers need **portable** coverage (**Malaysia**: SOCSO & **India**: e-Shram covering self-employed and gig workers)
- **Reskilling** for changing work (**Indonesia**, Kartu Prakerja: **14M+**)

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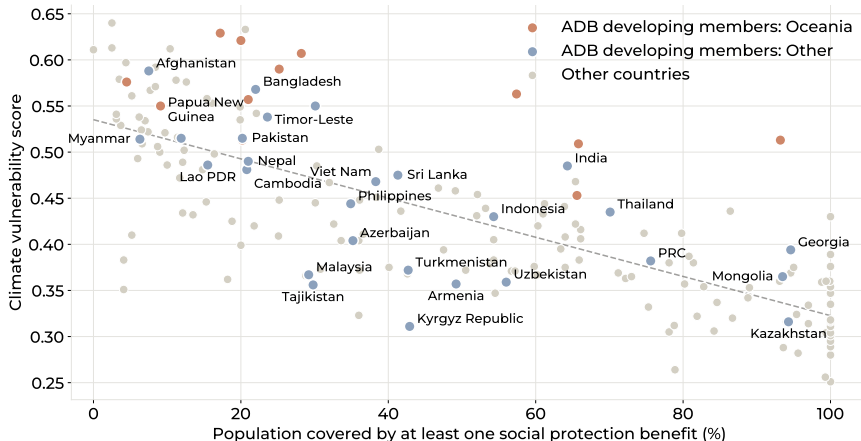
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Falling aid

- Aid down **23%** in 2025: financing must come from **domestic budgets**

And many countries with low social protection are particularly vulnerable to these shifts

Climate vulnerability and social protection coverage



Source: ND-GAIN Country Index (2023 data); ILO World Social Protection Database, SDG indicator 1.3.1 (excluding health). After ILO World Social Protection Report 2024-26, Figure 2.2. Labels shown for ADB members with population over 1 million.

What we know: four facts about social protection effectiveness

Fact 1: Social protection programs are effective, without the feared side effects...

WORK

Work does not fall

**115-study
meta-analysis**

+3.0–5.9 pp

labour-force participation

Source: Crosta et al. (2026)

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INVESTMENT

Transfers are invested

Work is reallocated

from wage work to
self-employment

Each \$100 lump sum

+\$23 in assets

≈31% annual return

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CHILDREN

Children gain

Indonesia, PKH

— **23%** stunting, after
6 years

Pakistan, Nashonuma

— **18%** stunting, at
12 months

Source: Crosta et al. (2026); Cahyadi et al. (2020).

Fact 1: ... but policymakers often believe otherwise

In a 2025 survey of senior policymakers, many expected cash transfers to...

- 38%** reduce work
- 50%** raise spending on alcohol and tobacco
- 30%** raise fertility

46 current and former ministers and senior civil servants, 18+ countries (Olken et al., 2025).

Fact 2: Reaching Those in Need Is a Key Gap

1. Most countries can afford it

Above US\$2,000 income per head, a country's budget can afford to lift everyone to the extreme poverty line. Most of Asia-Pacific's poor now live in such countries.

2. Many of the poorest are missed

670 million people in the poorest fifth of low- and middle-income countries have no social protection or too little. At current rates, covering them takes **another 20 years**.

3. Rights on paper vs. delivery

Legal coverage is higher than actual receipt, and payments leak.

Sources: World Bank Poverty & Inequality Indicators; World Bank (2025), *State of Social Protection Report*, data to 2022; ILO (2024), *World Social Protection Report 2024–26*.

Fact 2: Delivery Depends on Invisible Infrastructure

Invisible infrastructure

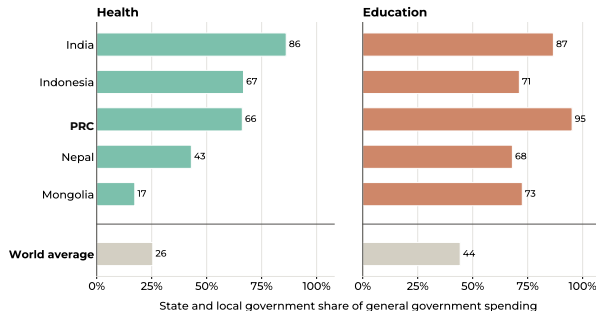
The human and social systems (a capable state, and citizens able to hold it to account) needed to turn resources into a pathway out of poverty.

Page & Pande (2018)

Delivery is local

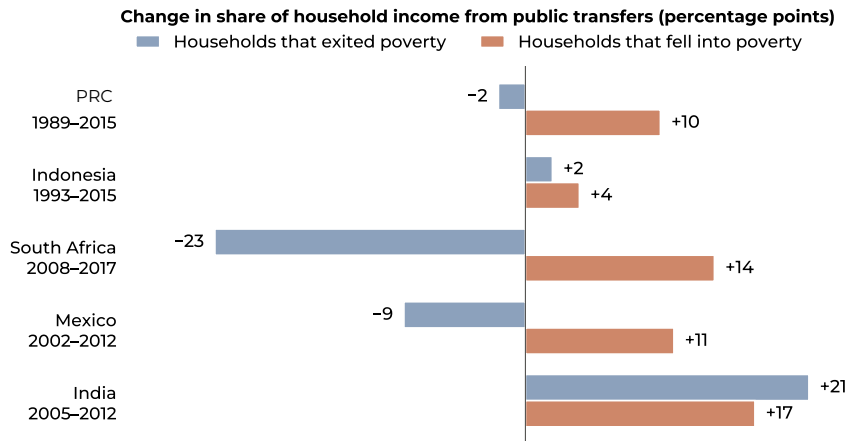
State and local governments spend most health and education budgets, but are often underfunded and understaffed.

Subnational government share of public health and education spending, 2019



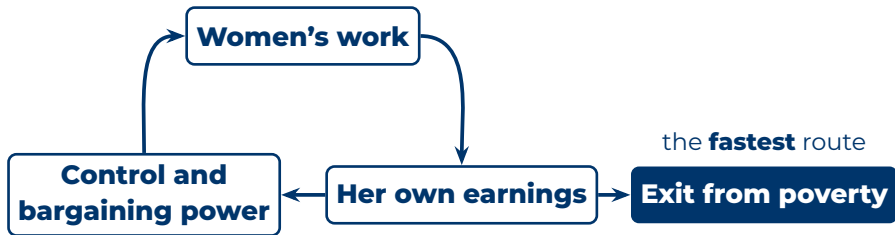
Source: OECD/UCLG World Observatory on Subnational Government Finance and Investment (SNG-WOFI), spending by function (COFOG). World average is unweighted and covers 72 countries.

Fact 3: Transfers catch falls into poverty more than they help families climb out (Five country study, Armentano, Niehaus, Vogl 2026)



Source: Armentano, Niehaus and Vogl (2026), Table 3. Income poverty at \$2.15/day (2017 PPP), first vs. last panel round.

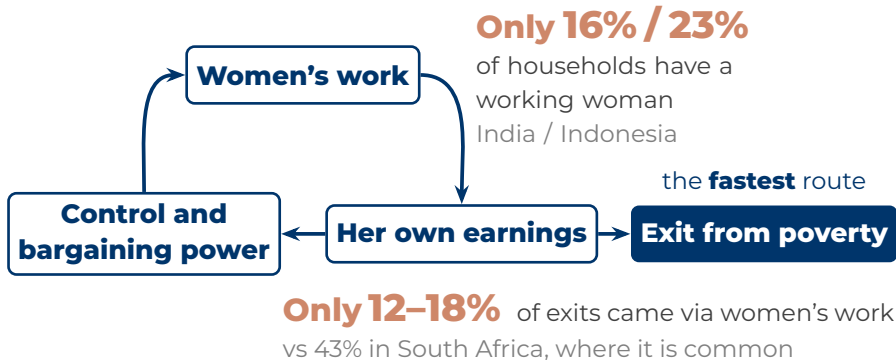
Fact 4: A missing rung is women's work



Descriptive not causal.

PRC is the exception: nearly half its poverty decline came where a woman *left* work. Source: Armentano et al. (2026) .

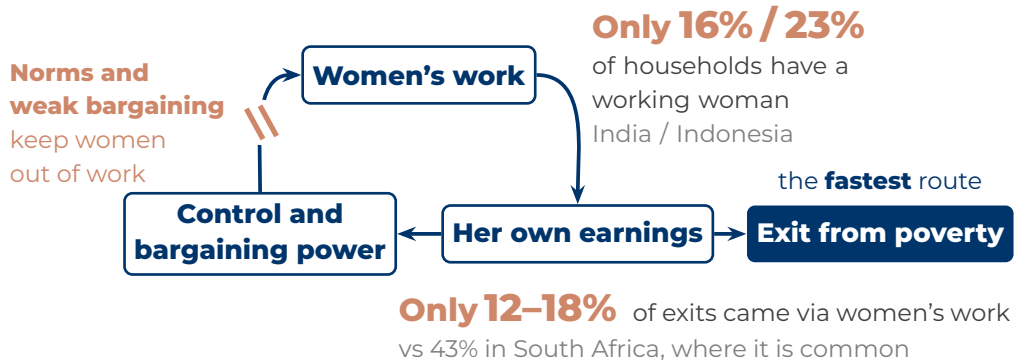
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Many Programs Target Women; Few Measure What It Does for Them

ADB women-targeted: **Pakistan** BISP, Nashonuma **Indonesia** PKH **Philippines** 4Ps

Review of 244 transfer and loan studies in 9 economics journals, 2010–2026:

Share of transfer and credit evaluations

that study a program that **targets women**



47% (115/244)

that also evaluate **women's economic activity**



16% (38/244)

Two in three women-targeted programs are never evaluated on women's economic outcomes

Source: Lewis–Ostrom Lectures (2026), Lecture 1.

Targeting Women Helps Women — More if She Controls the Money

...

Compared with gender-neutral programs, programs that target women are more likely to show gains in...

+13 pp women's labour supply

+14 pp women's empowerment percentage points more likely to

≈ 0 household income or business
report a gain

What targeting women achieves depends on who controls the money.

Linear probability of reporting a positive impact, women-targeted vs. gender-neutral programs; work and empowerment significant at 1%, household income not significant. Same 244-study review. Source: Lewis–Ostrom Lectures (2026), Lecture 1.

Where we need to go: three priorities

Priority 1 — Systems: From Entitlement to Delivery

DIAGNOSIS

Where the chain breaks



**Build capacity and
accountability together**

Source: Page et al. (2018)

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REMEDY

Fix the chain

India, MGNREGS

e-accounting: leakage — **24%**

Pakistan

health dashboards: doctor
attendance + **75%**

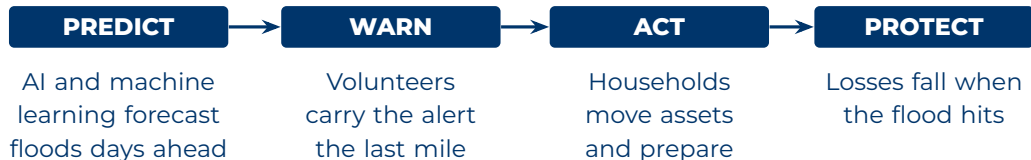
Indonesia

e-vouchers: poverty — **20%**

Source: Page et al. (2018); Banerjee et al. (2020); Callen et al. (2020) Banerjee et al. (2023).

Priority 2 — Resilience: Act Before the Shock

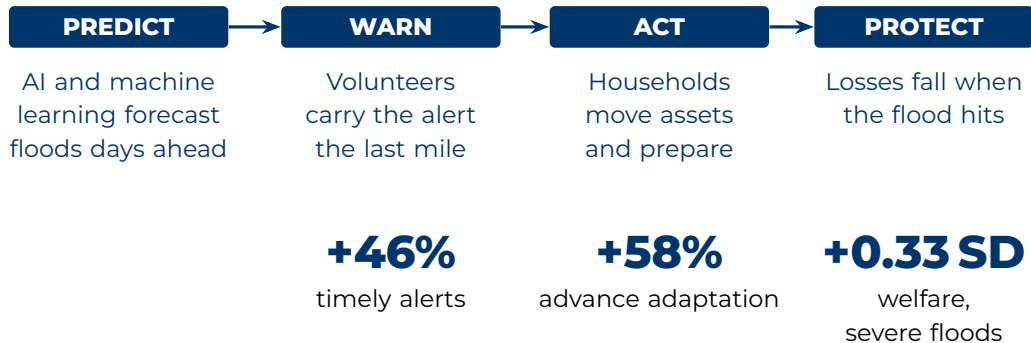
India, Bihar: AI flood forecasts, relayed to households by village volunteers



Randomized evaluation across 319 panchayats in Bihar. Source: Jagnani & Pande (2026).

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Priority 3 — Empowerment: Targeting Women $\neq$ Control

CONTROL

Design for control

Her own account

pay into accounts she
accesses and uses herself

Information, training

so she can use the
account independently

India, MGNREGS

wages into her account →
more work, norms shift

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MEASUREMENT

Measure what matters

Who controls it?

who decides how the transfer is used

Do women work and daughters gain?

women's work and next generation outcomes

Consumption poverty measures miss both

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HORIZON

Plan for the long run

India, Kolkata

11-year follow-up

+10 pp college attendance

−26 pp girls finish secondary in illiterate households

Four Things to Do Next

1 Broaden the ambit of “social protection”

Plan and finance programs (cash, schools, clinics) and delivery systems as one system

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Build on AI advances, ensure last-mile delivery of early warnings, and link them to triggers for transfers

4 Put resources in her hands

Pay into accounts women control, and measure control

Thank you! rohini.pande@yale.edu