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Intersectionality and Access to Social Protection among Marginalized Women

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Abstract:
Social protection can reduce insecurity and support women's well-being, yet access remains uneven across social groups. Gender interacts with socioeconomic position, disability, ethnicity, age, migration status, and geographic location to shape eligibility, administrative treatment, and the practical use of benefits. This article examines access to social protection among marginalized women through an intersectional perspective. Drawing on twelve academic and institutional sources published before 2023, it presents a narrative review of the relationship between social inequalities and policy design. The analysis distinguishes legal entitlement from effective access and considers how employment conditions, unpaid care, documentation requirements, household assessments, and service delivery influence inclusion. It argues that programmes organized around a standardized beneficiary may overlook people whose circumstances cross established administrative categories. A proposed policy matrix identifies barriers and corresponding institutional responses, while a graph illustrates the global gap in cash maternity protection using published International Labour Organization data. The article recommends combining broad social protection guarantees with accessible administration, appropriate additional support, participatory governance, and careful evaluation. Its central proposition is that inclusive social protection requires attention to the institutions that produce exclusion, alongside the resources provided to those experiencing it.

Keywords: *Intersectionality, Social protection, Marginalized women, Gender inequality, Administrative exclusion, Unpaid care, Social inclusion, Policy accountability*

Introduction:

Social protection encompasses arrangements intended to provide income security and access to essential support across periods of unemployment, sickness, disability, maternity, and old age. Its significance extends beyond emergency assistance because predictable protection can enable people to manage risks without sacrificing basic needs. The International Labour Organization describes social protection through both income security and access to health care, emphasizing its relevance across the life course (ILO, 2021). International Labour Organization For marginalized women, however, a programme's existence does not establish that its support is accessible. Eligibility may depend on employment contributions, household income, residence, or documentation, while actual receipt can require travel, information, time, and interaction with public authorities. These requirements raise questions about whose circumstances social protection systems recognize and whose needs remain outside their administrative categories. Intersectionality provides a framework for examining these questions without assuming that

women form a uniform population. A woman's relationship to a programme may be shaped simultaneously by gender, disability, class, age, ethnicity, and migration status. These relationships are contextual: the same characteristic may have different consequences under different institutional arrangements. This article investigates how intersecting inequalities influence access and how policy implementation can respond more effectively. It uses a narrative review of twelve sources published before 2023 rather than presenting original fieldwork or claiming a systematic review. Foundational intersectionality scholarship is brought into dialogue with research on gender, empowerment, care, and social protection. The five substantive sections address conceptual foundations, employment and care, administrative barriers, evaluation, and institutional reform. The table presents an author-developed framework, and the graph uses published global maternity-protection data. The article argues that inclusive provision requires institutions to assess the full pathway from eligibility to meaningful benefit, including the costs and risks that applicants encounter along that pathway.

Intersectionality and the Institutional Production of Exclusion:

Intersectionality challenges approaches that examine gender independently of other relationships of power. Crenshaw's (1989) analysis demonstrates how frameworks organized around separate categories of race and sex can fail to recognize discrimination experienced at their intersection. Her later work extends this perspective to the circumstances of women of colour facing violence (Crenshaw, 1991). These studies do not provide global social protection estimates; their relevance is conceptual. They encourage policy analysis to examine how institutional categories can overlook experiences that do not fit a single established classification. chicagounbound.uchicago.edu Applied to social protection, this perspective shifts attention from identifying vulnerable groups toward explaining mechanisms of exclusion. A disability programme may acknowledge impairment while overlooking inaccessible application procedures. An employment-linked benefit may recognize low earnings while requiring a contribution history that irregular workers cannot establish. A family assistance programme may identify household poverty while overlooking unequal control of resources within that household. These are analytical examples rather than findings from a particular programme. They illustrate why institutional design should be examined alongside beneficiary characteristics. Marginalization should consequently be understood as a relationship rather than a fixed personal attribute. Women are not excluded simply because they possess several identities. Exclusion occurs when rules, services, or social arrangements make those circumstances disadvantageous. This distinction matters because it directs policy toward changeable practices. Where residence requirements prevent displaced applicants from registering, the relevant question concerns the registration system. Where an inaccessible office prevents participation, the problem concerns service design rather than an applicant's inability to comply. Hankivsky and colleagues (2014) develop an intersectionality-based policy analysis framework that considers policy context, social locations, lived experiences, and different forms of knowledge. Although developed through health-related policy cases, the framework offers principles relevant to examining social protection: question assumptions about the population, investigate how problems are defined, and involve people affected by policy decisions. Applying those principles to social protection is an inference advanced in this article, not a direct finding of the original study. Springer Nature Link Intersectional analysis also requires caution when using categories. Disaggregation can reveal differences, but classifications should not imply that members of a group share identical needs. Nor should an institution demand extensive disclosure without explaining its purpose. The article proposes using contextually relevant categories, voluntary disclosure where appropriate, and qualitative evidence that allows women to describe barriers in their own terms. The objective is to understand institutional relationships sufficiently well to improve access, rather than to produce an increasingly elaborate catalogue of disadvantaged identities.

Employment Conditions, Unpaid Care, and Unequal Entitlements:

Employment arrangements influence access where social protection depends on contributions, contractual recognition, or employer registration. A system designed around continuous formal employment may provide strong protection to eligible workers while offering less security to people with irregular employment histories. Sabates-Wheeler and Kabeer (2003) connect gender-related vulnerability to labour-market position and institutional conditions. Their analysis supports examining how employment structures and social protection arrangements interact rather than treating exclusion as an isolated administrative problem. Social Protection,For policy analysis, the distinction between employment status and economic contribution is important. A woman may undertake substantial productive work without accumulating the records required for insurance benefits. Another may alternate between paid employment and unpaid caregiving, creating interruptions that affect entitlement. These possibilities suggest that assessment should consider actual working conditions and life-course responsibilities. The consequences depend on the programme concerned: contribution rules, eligibility periods, and non-contributory alternatives vary across systems and should be investigated directly. Care responsibilities add another dimension. The ILO's *Care Work and Care Jobs for the Future of Decent Work* examines paid and unpaid care and their relationships with labour, social protection, and migration policies (ILO, 2018). Its broad policy perspective indicates that care cannot be addressed adequately through a single benefit in isolation. This article therefore proposes coordination between income support, accessible care services, employment arrangements, and support for people returning to paid work. International Labour Organization Programme conditions deserve particular scrutiny. Requirements to attend appointments, undertake training, or provide repeated documentation impose demands on time. For an applicant caring for a child or an adult requiring assistance, compliance may involve arranging replacement care. For someone with irregular earnings, attending an appointment may also mean losing income. These are potential mechanisms to investigate rather than universal effects. A sound evaluation should determine which requirements are necessary, what they cost applicants, and whether reasonable alternatives are available. Social protection must also consider women's agency. Kabeer (1999) conceptualizes empowerment through resources, agency, and achievements. Applied here, this framework distinguishes receipt of assistance from the ability to use it in pursuit of meaningful choices. A transfer can increase available resources, but its effects depend partly on who controls it and whether recipients can act without coercion. Evaluation should consequently consider payment security, access to services, and recipients' own accounts of changes in decision-making. Naila Kabeer Gender-responsive policy should support caregiving without making women permanently responsible for it. UN Women's (2015) examination of economic and social rights connects decent work with social policy and the wider economic environment. This article proposes building on that relationship through affordable services, individual access to benefits, and recognition of interrupted employment. Such measures can protect people during care-related periods while preserving opportunities for education, employment, and public participation. unwomen.org

Administrative Barriers and Accessible Service Delivery:

Effective access involves more than meeting legal eligibility criteria. Applicants must usually learn about a programme, establish their circumstances, submit information, receive a decision, and obtain the benefit. A difficulty at any stage can interrupt the process. Administrative exclusion is therefore best examined as a sequence. Institutions should distinguish people who are ineligible under the rules from eligible people who cannot complete the procedure or receive their entitlement. Documentation requirements warrant close attention because they connect legal recognition with practical participation. An applicant may possess some records while lacking others, or hold documents that no longer reflect her residence or family circumstances. Policy should specify proportionate verification and lawful alternatives where standard records are

unavailable. The article does not propose removing all verification. It recommends evaluating whether each requirement is necessary and whether its design creates avoidable exclusion. Digital delivery similarly requires assessment of actual accessibility. Online systems may reduce travel and waiting, but their usefulness depends on access to a device, connectivity, accessible interfaces, and confidence in using the service. Shared devices can create privacy concerns, particularly when information relates to household conflict or financial control. These are design risks to assess locally. Digital provision should therefore be accompanied by assisted and offline routes that lead to the same substantive entitlement.

Table 1 Proposed intersectional framework for improving access to social protection

Intersecting circumstances	Potential access barrier	Proposed institutional response	Suggested evaluation measure
Low income and irregular employment	Contribution requirements poorly suited to intermittent earnings	Flexible contribution arrangements and appropriate non-contributory provision	Coverage and continuity by employment category
Disability and geographic isolation	Inaccessible offices or costly travel	Accessible outreach and alternative application arrangements	Completion rates and applicant travel costs
Migration or displacement and missing records	Difficulty proving residence or identity	Lawful alternative verification and clear guidance	Decisions and delays associated with documentation
Care responsibilities and precarious work	Appointment requirements conflict with care and earning time	Flexible appointments, coordinated services, and proportionate conditions	Time costs and reasons for interrupted applications
Minority language and limited literacy	Information and forms are difficult to understand	Translation, interpretation, and assisted completion	Comprehension and completion by language
Older age and limited digital access	Online-only registration or payment processes	Equivalent offline routes and accessible assistance	Successful access through each service channel
Household conflict and financial dependence	Payments or personal information may be controlled by others	Safe payment options, confidentiality, and appropriate referrals	Recipients' reported control and safety
Stigma and limited institutional influence	Fear of disrespect or inability to challenge decisions	Respectful service standards and accessible appeals	Service experience and appeal outcomes

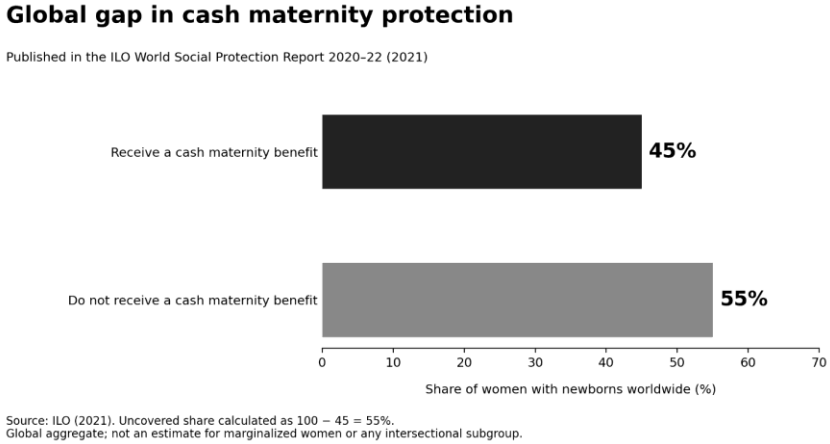
Household assessment creates an additional challenge. Treating household income as shared equally may overlook differences in access to money and necessities. Conversely, administrative systems need workable ways to assess economic circumstances. This article proposes supplementing household measures with relevant individual evidence, especially where applicants report separation, coercion, or financial exclusion. Procedures should protect confidentiality and avoid requiring unsafe confrontation with other household members. Access also depends on treatment within institutions. Clear explanations, respectful communication, and opportunities to correct errors can affect whether applicants continue seeking support. Appeals should be

understandable and realistically usable by people with limited resources. Accountability requires monitoring rejected and abandoned applications alongside successful enrolment. Otherwise, programme records may describe recipients accurately while revealing little about eligible women who never reach the payment stage.

Coverage Gaps, Data Limitations, and Intersectional Evaluation:

Coverage statistics provide an essential starting point for evaluating social protection. They indicate the reach of a benefit relative to a defined population. However, coverage should be distinguished from adequacy, timeliness, and effective use. Receiving a benefit does not establish that its amount meets needs, that payment is reliable, or that related services are accessible. Intersectional evaluation should examine these dimensions separately and then consider how they interact. The ILO's *World Social Protection Report 2020–22*, published in 2021, reports that **45% of women with newborns worldwide received a cash maternity benefit**. Figure 1 presents this published estimate and its calculated complement: **55% did not receive such a benefit**. These figures describe global maternity cash-benefit coverage and should not be interpreted as estimates specifically for marginalized women. International Labour Organization

Global gap in cash maternity protection



The graph establishes a substantial gap in one form of protection, but it cannot explain who is excluded or why. It does not measure ethnicity, disability, migration status, household conditions, or employment category. It also concerns cash benefits rather than the full range of maternity-related health services. An intersectional assessment would require additional evidence that links programme participation with relevant circumstances while preserving the distinctions between different benefits. Administrative records can help identify where applications are delayed or rejected, but they usually describe people who have already interacted with a programme. Research should also seek evidence from people who never applied. Community consultation, carefully designed surveys, and interviews can reveal whether nonparticipation reflects lack of information, ineligibility, inaccessible procedures, or a deliberate decision. Each explanation implies a different institutional response. The World Bank's (2018) examination of social safety nets uses comparative information on coverage, expenditure, and programme performance. Such evidence supports benchmarking, but comparison requires attention to definitions and denominators. A programme reaching a high proportion of enrolled households may still reach a low proportion of the eligible population. This article recommends reporting those measures separately and stating clearly what each statistic represents. worldbank.org Evaluation should also recognize methodological limitations. Subgroup estimates may be uncertain where samples are small, while detailed reporting can expose individuals in small communities. Quantitative patterns should therefore be interpreted alongside qualitative evidence and appropriate confidentiality measures. Observed

differences identify matters requiring investigation; they do not automatically establish discrimination or causation. Strong evaluation connects patterns with documented procedures, lived experiences, and a plausible account of how the programme operates.

Inclusive Governance and Transformative Social Protection:

Inclusive social protection requires attention to both immediate needs and the social arrangements that reproduce insecurity. Devereux and Sabates-Wheeler (2004) develop the concept of transformative social protection, extending analysis beyond protective assistance toward social equity and exclusion. The framework encourages examination of whether interventions merely relieve a current difficulty or also address the conditions that make certain groups persistently vulnerable. opendocs.ids.ac.uk This article proposes combining broad guarantees with additional support suited to different circumstances. A common entitlement can establish a stable foundation, while accessible communication, disability-related accommodation, or safe payment arrangements help people use it. The appropriate balance depends on fiscal capacity, existing provision, and local evidence. Uniform administration should not be assumed to create equal access when applicants encounter different costs and constraints. Participation is central to diagnosing those constraints. Women affected by social protection decisions should have opportunities to contribute before programme design is finalized and during subsequent review. Fraser's (1990) examination of the public sphere questions assumptions about equal participation under unequal social conditions. Applied here, that perspective suggests that an open meeting alone may be insufficient. Participation can require accessible venues, interpretation, compensation for time, and methods that protect people from retaliation. taylorfrancis.com Institutional coordination is another requirement. Income support, health services, care provision, civil registration, and employment assistance often address connected needs through separate procedures. This article recommends coordinated referrals and clear responsibility for resolving barriers, while limiting information sharing to what is necessary and lawful. Applicants should not bear the full burden of navigating disagreements between agencies. Coordination should improve continuity without making sensitive personal information unnecessarily available. Financing and implementation capacity affect whether commitments are sustained. Predictable budgets, trained personnel, and realistic processing standards are necessary for reliable provision. UNRISD's (2016) analysis of transformative change challenges narrow and fragmented approaches to social policy. Drawing on that perspective, this article recommends evaluating social protection as part of a wider institutional system rather than treating each transfer as an isolated solution. cdn.unrisd.org

Accountability completes the framework. Agencies should explain eligibility decisions, publish accessible service standards, and provide opportunities for correction and appeal. Evaluation findings should lead to assigned actions and a review timetable. Where a particular group encounters repeated difficulties, institutions should investigate the process rather than presume that applicants lack motivation or capability. Sustainable inclusion depends on this willingness to revise administrative practices in response to credible evidence.

Summary:

Intersectionality offers a framework for understanding why social protection systems can provide assistance while leaving important patterns of exclusion unresolved. Women's access is shaped by gender in relation to employment, income, disability, ethnicity, migration status, age, and location. These relationships are not simply a collection of personal disadvantages. Their consequences depend on the rules and institutional practices through which entitlements are established and delivered. This article has examined those processes through a narrative review of twelve sources published before 2023. It distinguishes legal eligibility, successful enrolment, actual receipt, benefit adequacy, and control over resources. Each dimension contributes to effective protection, and improvement in one does not establish improvement in all. Employment-linked entitlement, unpaid care, documentation, household assessment, and digital administration therefore require

separate but connected investigation. The proposed table identifies potential barriers and corresponding institutional responses. The graph illustrates the global gap in cash maternity protection reported by the ILO in 2021. It provides context rather than direct evidence about intersectional subgroups. Identifying which marginalized women are excluded requires appropriately disaggregated data, qualitative research, and attention to people missing from administrative records. The article recommends broad protection guarantees supported by accessible procedures, additional assistance where needed, meaningful participation, and institutional accountability. Programme evaluation should consider applicants' time, safety, and ability to use benefits, alongside coverage. Inclusive social protection becomes more credible when institutions can identify who encounters barriers, explain how those barriers arise, and demonstrate what has changed in response.

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