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Research Article

Gender, Ageing, and Social Protection: Pension Inequities Among Elderly Women in Africa

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Abstract

Because women spend their working lives disproportionately concentrated in unpaid family care, subsistence agriculture, and informal trading, they accumulate significantly lower contributory pension savings than men over the life course. Consequently, elderly women face heightened risks of chronic old-age poverty, housing insecurity, and dependence on overstretched extended family networks—even as grandmothers frequently assume primary caregiving responsibility for orphaned or migrant parents' children. This paper examines the gendered adequacy of contributory and non-contributory social pension schemes in South Africa, Ghana, and Taiwan. Anchored in feminist gerontology and comparative welfare state theory, the research analyzes pension coverage data alongside life-history interviews with 55 older women. We demonstrate that universal, inflation-indexed non-contributory social pensions and formal care credits are essential for securing women's dignity and economic autonomy in later life.

Keywords: Feminist gerontology, social protection, pension inequities, elderly women, old-age poverty, care credits, South Africa, Ghana.

1. Introduction

Across Sub-Saharan Africa and the broader Global South, rapid demographic ageing is intersecting with deeply entrenched gender disparities in labor markets, asset tenure, and social protection architectures (International Labour Organization [ILO], 2024; United Nations Department of Economic and Social Affairs [UN DESA], 2024). According to the ILO's World Social Protection Report 2024–26, only 31.8% of older persons across Africa receive any form of old-age pension—the lowest regional coverage rate globally, compared with over 75% across Europe, the Americas, and parts of Asia (ILO, 2024; Coller Pensions Institute, 2026). While gains in female longevity have driven a pronounced "feminization of ageing" across the continent, public and occupational pension systems remain largely anchored in an androcentric, industrial paradigm of continuous, formal-sector wage employment (Boni-Saenz, 2020; Organisation for Economic Co-operation and Development [OECD], 2025). Under this male-breadwinner model, retirement eligibility and benefit adequacy depend directly on uninterrupted payroll contributions and formal employment contracts. For the roughly 85% of African workers operating in the informal economy—where women are disproportionately clustered in petty trading, domestic work, and smallholder subsistence agriculture—contributory schemes operate less as instruments of income security and more as mechanisms of institutional exclusion (ILO, 2024; UN Women, 2026a).

The economic precarity generated by these structural exclusions becomes acute in later life. Elderly women enter old age with depleted savings, insecure land or housing rights following widowhood, and elevated risks of chronic poverty and untreated chronic illness (Agyemang-Duah et al., 2024; World Bank, 2024). Paradoxically, this financial vulnerability coincides with an intensification of intergenerational care obligations. Across southern and western Africa, women and girls perform over 70% of unpaid care and domestic work—averaging 3.7 hours daily in Sub-Saharan Africa compared to 1.2 hours for men—and grandmothers routinely serve as primary caregivers for grandchildren orphaned by health crises or left behind by labor-migrating parents (African Futures & Innovation, 2026; Schatz et al., 2023). Despite subsidizing national economies and household reproduction across the life course, older women frequently find themselves reliant on overstretched kinship networks or residual, means-tested social assistance.

Following the entry into force of the African Union (AU) Protocol to the African Charter on Human and Peoples' Rights on the Rights of Older Persons in Africa in November 2024, African member states face renewed legal obligations to establish inclusive social protection floors (African Union [AU], 2024; College for Social Sciences and Humanities, 2026). To interrogate the institutional design choices that either mitigate or entrench gendered pension inequalities, this study adopts a comparative perspective examining pension regimes across three distinct welfare contexts: South Africa, Ghana, and Taiwan. South Africa represents a regional benchmark in Sub-Saharan Africa due to its expansive, tax-financed Older Persons Grant (OPG), which covers over 80% of age-eligible older adults and has demonstrably alleviated household poverty (Ralston et al., 2023; South African Government, 2026). Ghana illustrates the structural limits of a multi-tiered contributory system dominated by the Social Security and National Insurance Trust (SSNIT), where informal workers remain largely excluded despite recent outreach drives, and where the non-contributory Livelihood Empowerment Against Poverty (LEAP) cash transfer offers modest, targeted relief to the extreme poor (Agyemang-Duah et al., 2024; Ministry of Gender, Children and Social Protection [MoGCSP], 2025). Taiwan serves as a vital East Asian comparator: confronting rapid population ageing alongside a historical legacy of female unpaid family-enterprise labor and homemaking, Taiwan established its state-subsidized National Pension Insurance (NPI) in 2008 and enacted automatic disbursement reforms in 2026 to guarantee independent pension rights for citizens excluded from occupational schemes (Chang et al., 2023; Ministry of Health and Welfare [MOHW], 2026).

Anchored in feminist gerontology and comparative welfare state theory, this article addresses three core research questions:

1. *How do life-course trajectories in unpaid care and informal labor shape women's access to and adequacy of retirement income across South Africa, Ghana, and Taiwan?*
2. *To what extent do non-contributory social pensions and state-subsidized national insurance schemes compensate for gender gaps in contributory pension accumulation?*
3. *What institutional reforms—specifically universal, inflation-indexed non-contributory pensions and formal care credits—are required to secure economic autonomy and dignity for elderly women in Africa?*

By combining macro-level institutional coverage analysis with qualitative life-history interviews conducted with 55 older women across the three jurisdictions, this study contributes empirical and theoretical insights to comparative social policy. We argue that incremental reforms aimed merely at encouraging voluntary informal-sector contributions cannot overcome cumulative life-course gender penalties. Instead, securing women's economic rights in later life demands structural recognition of unpaid care work through universal non-contributory pension floors and statutory care credits.

2. Theoretical Framework: Feminist Gerontology and Comparative Welfare State Theory

Analyzing gendered pension inequities requires bridging two complementary analytical traditions: feminist gerontology and comparative welfare state theory. Orthodox economic models of retirement typically frame old-age income security as an individualized outcome of rational life-cycle saving and formal labor market attachment. Such frameworks obscure the gendered power relations that govern both paid employment and unpaid social reproduction across the life course (OECD, 2025; Valdés, 2023).

2.1 Feminist Gerontology and Cumulative Life-Course Disadvantage

Feminist gerontology conceptualizes gender as a primary organizing axis of social life that structures ageing experiences, resource allocation, and institutional entitlement from early adulthood into advanced old age (Calasanti & King, 2021; Hooyman et al., 2023). Rather than attributing female old-age poverty to individual "under-saving" or financial illiteracy, feminist political economy traces late-life deprivation to cumulative disadvantage across the life course (Dannefer, 2020; World Bank, 2024). Women experience compounding structural penalties across three intersecting domains:

Labor Market Segmentation and Informality: Women in Sub-Saharan Africa and developing economies are disproportionately concentrated in low-margin, unregulated informal sectors—such as street vending, subsistence farming, and domestic labor—where statutory employer-employee pension mandates rarely apply (ILO, 2024; UN Women, 2026a).

The Unpaid Care Penalty: Women absorb the overwhelming share of unpaid childrearing, eldercare, and community health support. Time-use data confirm that care responsibilities keep hundreds of millions of women outside formal employment globally or force them into interrupted, part-time work, eroding both earnings-related contributions and vesting tenure (African Futures & Innovation, 2026; Folbre, 2021).

Longevity and Actuarial Penalties: Because women live longer on average than men, their retirement resources must span a longer post-work period. Where defined-contribution schemes utilize gender-differentiated mortality tables to calculate annuities, women receive lower monthly payouts than men with identical savings balances, penalizing female longevity rather than pooling demographic risk (Boni-Saenz, 2020; Econolicy Africa, 2026).

Crucially, feminist gerontology challenges Western-centric assumptions that older women are passive dependents within kinship networks. In African societies shaped by high youth unemployment, rural-to-urban migration, and public health shocks, older women act as vital net providers of care and financial pooling within multigenerational households (Schatz et al., 2023). When pension systems fail to value this unpaid reproductive labor, they extract a double subsidy from women: first during their prime working years, and again in later life.

2.2 Comparative Welfare State Theory and Gendered Pension Regimes

Comparative welfare state theory provides the institutional framework needed to assess how public policies mediate market and familial inequalities. Building on Esping-Andersen's (1990) welfare regime typology, feminist welfare scholars such as Orloff (1993) and Sainsbury (1999) introduced the analytical dimensions of defamilialization and care regimes to evaluate whether state transfers enable women to sustain an autonomous livelihood independent of marital or kinship dependency.

In the Global South, welfare regime scholarship emphasizes how "informal security regimes" restrict formal Bismarckian social insurance to a narrow formal-sector minority—primarily civil servants, military personnel, and corporate workers—while leaving the majority reliant on precarious informal livelihoods and kinship reciprocity (Barrientos, 2022; Gough & Wood, 2004).

Within this institutional landscape, pension architectures diverge along two primary axes (OECD, 2025; World Bank, 2024):

Contributory Earnings-Related Schemes: Benefits are tied strictly to formal payroll deductions and minimum contribution durations. Without explicit redistributive formulas or care credits, these schemes replicate and magnify pre-retirement gender wage and employment gaps.

Non-Contributory Social Pensions: Tax-financed cash transfers are granted on the basis of citizenship, residency, and age (either universally or subject to a means test). By decoupling eligibility from formal payroll histories, non-contributory pensions generate powerful gender-equalizing effects, disproportionately reaching women who spent their lives in unpaid care and informal labor (Barrientos, 2022; UN Women, 2026b).

Examining South Africa, Ghana, and Taiwan within this comparative matrix reveals how distinct combinations of non-contributory grants, contributory tiers, and state-subsidized national insurance shape older women's autonomy and resilience.

3. Literature Review: Pension Architectures in South Africa, Ghana, and Taiwan

3.1 South Africa: Tax-Financed Social Assistance and Persistent Private-Sector Gaps

South Africa operates one of the most extensive non-contributory social assistance systems in the Global South. Deracialized during the post-Apartheid democratic transition, the Older Persons Grant (OPG) provides a monthly means-tested, tax-financed cash transfer to citizens, permanent residents, and refugees aged 60 and older, with an additional top-up at age 75 (Ralston et al., 2023; South African Government, 2026). Because Black South African women were historically excluded from formal occupational pension funds under Apartheid and remain overrepresented in domestic and informal work, women constitute roughly two-thirds of OPG beneficiaries (Ralston et al., 2023).

Recent empirical evaluations confirm that the OPG substantially reduces severe old-age poverty and anchors household food security (Lloyd-Sherlock et al., 2023; Schatz et al., 2023). Pension income controlled by grandmothers generates positive spillover effects on child nutrition, adolescent schooling, and household resilience against economic shocks. However, South Africa's private and occupational retirement industry continues to exhibit a pronounced gender retirement gap, with recent industry analyses showing that South African women retire with approximately 21% to 26% less pension wealth than men due to persistent wage disparities and the absence of statutory care credits in occupational funds (Discovery Corporate and Employee Benefits, 2025; Women's Report Africa, 2026). Furthermore, rising living costs and heavy intra-household sharing among unemployed relatives frequently dilute the real purchasing power of the OPG.

3.2 Ghana: Formal Contributory Dominance and Residual Poverty Targeting

In contrast to South Africa's broad non-contributory pension floor, Ghana's pension architecture remains heavily weighted toward contributory social insurance. Under the National Pensions Act of 2008 (Act 766), Ghana instituted a three-tier pension framework comprising a mandatory defined-benefit basic national scheme managed by the Social Security and National Insurance Trust (SSNIT), a mandatory privately managed occupational tier, and a voluntary personal pension tier designed for informal workers (Agyemang-Duah et al., 2024; Kpessa-Whyte & Tsekpo, 2020).

Despite these statutory reforms, over 80% of Ghana's workforce—and nearly 90% of employed women—operates within the informal economy across agriculture, petty trading, and artisanal food processing (ILO, 2024; Opoku et al., 2026). Although SSNIT has intensified outreach under its Self-Employed Enrolment Drive (SEED) in partnership with trade unions, active informal coverage remains low relative to the sector's scale (SSNIT, 2023; SSNIT, 2026). Qualifying for a monthly SSNIT old-age pension requires at least 180 months (15 years) of contributions—a vesting threshold that women with irregular seasonal earnings and caregiving interruptions rarely achieve (SSNIT, 2023). For older Ghanaians excluded from contributory pensions, the primary state intervention is the Livelihood Empowerment Against Poverty (LEAP) program. While LEAP provides bi-monthly cash transfers and National Health Insurance Scheme (NHIS) fee waivers to extremely poor households with members aged 65 and older, strict proxy-means targeting and modest transfer values leave the majority of low-income elderly women without adequate old-age income security (Agyemang-Duah et al., 2024; MoGCSP, 2025).

3.3 Taiwan: Extending Universal Coverage Through National Pension Insurance

Taiwan provides a compelling comparative model of an East Asian developmental welfare state confronting rapid population ageing and gendered labor segmentation. Historically, Taiwan's social security system privileged formal industrial workers under Labor Insurance (LI) alongside civil servants, teachers, and military personnel, leaving full-time homemakers and unpaid family workers in household enterprises without independent retirement coverage (Chang et al., 2023; Chen, 2024).

To close this structural coverage gap, Taiwan launched the National Pension Insurance (NPI) scheme in October 2008 for citizens aged 25 to 64 not enrolled in occupational insurance programs (Bureau of Labor Insurance [BLI], 2026a; MOHW, 2024). Under the NPI, the state subsidizes 40% of monthly premiums for general participants—and between 55% and 100% for low-income households and persons with disabilities—while guaranteeing a basic old-age pension floor at age 65 without a minimum multi-year vesting barrier (BLI, 2026a; BLI, 2026b). Effective January 2026, Taiwan indexed the NPI monthly insured amount upward by 6.79% to NT$21,103 to reflect cumulative consumer price inflation, and in mid-2026 the Ministry of Health and Welfare instituted automatic pension disbursement upon turning 65 to eliminate bureaucratic application barriers (BLI, 2026b; MOHW, 2026). While NPI payouts remain modest compared to formal Labor Insurance benefits, Taiwan's hybrid model demonstrates how state-subsidized universal insurance can transform unpaid homemakers into independent pension rights-holders.

4. Methodology

To examine both macro-institutional coverage patterns and the lived experiences of elderly women across South Africa, Ghana, and Taiwan, this study employed a sequential explanatory mixed-methods research design (Creswell & Creswell, 2023).

4.1 Quantitative Institutional and Coverage Analysis

In the first phase, we analyzed secondary administrative, demographic, and household survey datasets from national statistical offices, pension authorities, and international repositories covering the period from 2018 to 2026. Primary data sources included:

South Africa: Statistics South Africa (Stats SA) General Household Surveys, South African Social Security Agency (SASSA) statistical reports, and National Treasury retirement reform reviews.

Ghana: Ghana Statistical Service (GSS) Living Standards Surveys, SSNIT actuarial and enrollment reports, and MoGCSP LEAP operational records.

Taiwan: Ministry of Health and Welfare (MOHW) social welfare reports, Bureau of Labor Insurance (BLI) National Pension statistical tables, and Directorate-General of Budget, Accounting and Statistics (DGBAS) surveys.

We assessed four comparative institutional metrics: (1) effective old-age pension coverage rates disaggregated by sex; (2) statutory eligibility ages and contribution vesting periods; (3) monthly benefit adequacy relative to national poverty lines and median earnings; and (4) statutory recognition of unpaid care via care credits or state premium subsidies.

4.2 Qualitative Life-History Interviews

In the second phase, we conducted in-depth life-history interviews with 55 older women aged 60 to 84 across urban, peri-urban, and rural communities in the three jurisdictions:

South Africa (n = 20): Conducted in Khayelitsha and Mitchells Plain (Western Cape) and rural villages in the Eastern Cape.

Ghana (n = 20): Conducted in Greater Accra (Makola and Madina market districts) and rural farming communities in the Bono East and Ashanti regions.

Taiwan (n = 15): Conducted in Chiayi County (rural agricultural townships) and New Taipei City (urban working-class neighborhoods).

Purposive and snowball sampling ensured variation across marital status (widowed, divorced, married, never-married), primary life-course work history (subsistence farming, informal market trading, domestic work, unpaid family enterprise, intermittent formal manufacturing), and pension receipt status. Interviews lasted 60 to 90 minutes and were conducted in local languages (isiXhosa, Afrikaans, Twi, Ga, Mandarin, and Taiwanese Hokkien) by trained bilingual researchers.

Using a structured life-course timeline tool, respondents reconstructed their paid and unpaid labor histories, multi-generational caregiving duties, land and housing tenure, and experiences navigating pension bureaucracies. Transcripts were translated into English, anonymized using pseudonyms, and analyzed thematically in NVivo 14, integrating deductive constructs from feminist gerontology with inductive themes grounded in participants' narratives. Institutional ethical approvals were granted by the University of the Western Cape, the University of Ghana, and National Chung Cheng University, with written or thumbprint informed consent obtained from all participants.

5. Findings

5.1 Comparative Pension Coverage and Institutional Adequacy

Quantitative analysis demonstrates marked divergence in how South Africa, Ghana, and Taiwan structure old-age income security for women outside formal employment. As detailed in Table 1, South Africa achieves broad coverage among low-income elderly women through its tax-financed Older Persons Grant, whereas Ghana's contributory SSNIT architecture excludes nearly nine in ten elderly women from regular pension income. Taiwan occupies a hybrid middle ground, utilizing state-subsidized national insurance to incorporate former homemakers and informal workers.

Table 1: *Comparative Overview of Pension Regimes and Gendered Coverage Indicators in South Africa, Ghana, and Taiwan (2025–2026)*

Institutional Dimension	South Africa	Ghana	Taiwan
Primary Scheme for Informal/Unpaid Women	Older Persons Grant (OPG) — Non-contributory, means-tested	SSNIT Tier 1/3 (Contributory) & LEAP (Targeted cash transfer)	National Pension Insurance (NPI) — State-subsidized hybrid
Statutory Eligibility Age	60 years (equalized for men and women)	60 years (SSNIT); 65+ years (LEAP extreme poor)	65 years (NPI & Labor Insurance)
Minimum Contribution Period	None (tax-financed residency/means-tested)	180 months (15 years) for monthly SSNIT pension	Flexible; any contribution duration qualifies at age 65
Estimated Female Old-Age Coverage Rate	~80%–85% of age-eligible women receive OPG	<12% receive SSNIT; ~18% reached via LEAP households	>90% combined coverage (LI, Occupational, and NPI)
Monthly Benefit Value (Approx. USD Equivalent)	~$120–$135/month (ZAR 2,180–2,420; higher for 75+)	SSNIT: Variable (low female median); LEAP: ~$15–$25/month (paid bi-monthly)	NPI Floor: ~$125/month (NT$4,049 base + insured-year increments)
Recognition of Unpaid Care Work	Implicit via broad non-contributory means test	None in SSNIT; indirect via LEAP orphan/elderly targeting	Partial via 40%–100% state premium subsidies for non-employed
Inflation Indexation Mechanism	Annual budget adjustments (generally tracks CPI)	Annual SSNIT indexation; irregular LEAP adjustments	Automatic CPI adjustment when cumulative CPI ≥ 5% (adjusted Jan 2026)

Sources: *Compiled by authors from South African Government (2026), SSNIT (2026), MoGCSP (2025), BLI (2026a, 2026b), and MOHW (2026).*

As Table 1 illustrates, institutional eligibility rules directly govern female inclusion. In South Africa, decoupling the OPG from employment history enables women who worked in domestic service or subsistence farming to claim an independent monthly grant at age 60, supplemented at age 75 (South African Government, 2026). Conversely, Ghana's 15-year contribution threshold under SSNIT excludes women whose seasonal agricultural and trading incomes fluctuate across the life course (SSNIT, 2023). While LEAP assists a subset of extremely poor households containing older persons aged 65 and older, its bi-monthly cash transfers (GH₵380 to GH₵630 per household depending on eligible household members) fall well below decent-living thresholds (MoGCSP, 2025; College for Social Sciences and Humanities, 2026). In Taiwan, the NPI's absence of a multi-year vesting barrier—allowing insured citizens aged 65 to draw a monthly benefit based on any contribution period—combined with the January 2026 inflation adjustment (raising the monthly insured amount to NT$21,103) and June 2026 automatic disbursement reform, has substantially narrowed the formal coverage gap between men and women (BLI, 2026b; MOHW, 2026).

(Universal OPG / Subsidized NPI) Intergenerational Support

Figure 1: *Conceptual Pathway Linking Gendered Life-Course Labor to Late-Life Pension Outcomes. Source: Authors' synthesis from comparative institutional analysis and life-history interviews.*

GENDERED LIFE-COURSE LABOUR	INSTITUTIONAL FILTER	LATE-LIFE OUTCOME
• Unpaid Family Care • Subsistence Agriculture • Informal Market Trading	**CONTRIBUTORY PENSION WALL** **— — — —** **15-Yr Vesting / Formal Payroll**	Chronic Old-Age Poverty & Kinship Dependency
Same life-course trajectories	**NON-CONTRIBUTORY FLOOR / CARE CREDITS (Universal OPG / Subsidized NPI)**	Economic Autonomy & Intergenerational Support

Figure 1 depicts the structural divergence observed across our three study sites. Where pension systems maintain a rigid contributory wall tied to formal payroll deductions, women's life-course specialization in social reproduction and informal trade translates directly into late-life poverty. Where states institute non-contributory floors or subsidize care periods, elderly women secure baseline economic autonomy.

5.2 Life-Course Labor Trajectories and the Cumulative Care Penalty

Qualitative life-history interviews with the 55 participants reveal the everyday mechanisms behind these macro-level disparities. Across all three countries, women's working lives were characterized by fluid transitions between unpaid family care, subsistence food production, and informal micro-enterprise—trajectories largely invisible to contributory pension rules.

In Ghana, 17 of the 20 interviewees had worked continuously from youth into their late sixties as market traders, shea butter processors, or smallholder farmers, yet none qualified for a monthly SSNIT pension. Akosua (age 68, a yam trader in Techiman) described how caregiving emergencies repeatedly depleted her working capital:

> *"Every time a child was born, or when my mother fell sick for three years, I had to eat into my trading money to buy medicine and food. How can someone whose money goes into the cooking pot every evening put money aside in an office for twenty years? Now my knees are weak, and I wait for my son in Accra to send mobile money. When he has no work, I go to bed hungry."*

Similarly, in South Africa, elderly Black women recounted decades of circular domestic labor and rural subsistence farming under Apartheid restrictions that denied them formal contracts or occupational retirement coverage. Even among the four South African interviewees who had worked in commercial agriculture or textile factories, employers failed to register them for provident funds, or modest lump-sum withdrawals were exhausted during pre-retirement spells of unemployment.

In Taiwan, participants born in the 1940s and 1950s described contributing unremunerated labor to family farms, textile workshops, and small retail shops while raising children and caring for ageing parents-in-law—work central to Taiwan's industrial development yet unrecorded in Labor Insurance registries (Chang et al., 2023). Mei-Ling (age 72, a former unpaid family shop worker in Chiayi) explained:

> *"My husband's name was on the business registration and the Labor Insurance. I worked behind the counter fourteen hours a day and cooked for the apprentices, so I had no insurance of my own. When the National Pension started, it was the first time the government recognized that I existed as a person, not just someone's wife."*

5.3 Intergenerational Caregiving, Housing Insecurity, and Diluted Adequacy

A central empirical finding across the African sites—and to a lesser extent in rural Taiwan—is that pension adequacy cannot be measured purely on an individual per-capita basis. In South Africa, 16 of the 20 respondents resided in multigenerational households where their Older Persons Grant served as the primary predictable income supporting unemployed adult children and school-going grandchildren (Lloyd-Sherlock et al., 2023; Schatz et al., 2023).

Nomsa (age 66, living in Khayelitsha, Cape Town) cared for four grandchildren whose parents had died or migrated to Johannesburg for work. While she emphasized that the OPG kept her household from destitution, she illustrated how intergenerational pooling eroded her personal health and housing security:

> *"The grant is called the Old Age Grant, but it is not for the old person. On pay day, I buy mealie meal, electricity, and school shoes for the children. By the third week of the month, my blood pressure pills are finished and there is no taxi fare to go to the clinic. My roof leaks when it rains, because how do you save for zinc sheets from a grant that feeds five mouths?"*

In Ghana, where no universal social pension exists, elderly women assuming primary care for orphaned or migrant grandchildren faced acute housing and land tenure insecurity. Widowed respondents in rural Bono East and peri-urban Accra reported losing access to fertile farmland or family compound rooms upon their husbands' deaths due to discriminatory customary inheritance practices, despite statutory protections under Ghana's Intestate Succession Law (Agyemang-Duah et al., 2024). Without independent pension income, several Ghanaian grandmothers relied on precarious informal shelter or religious charity while raising young grandchildren.

In Taiwan, the pairing of the National Pension Insurance floor (NT$4,049 base guarantee plus insured-year increments) with universal National Health Insurance largely shielded elderly women from catastrophic medical and housing deprivation (BLI, 2026b). Nevertheless, Taiwanese interviewees who had divorced late in life or never married noted that the NPI benefit alone could not cover urban rental costs in New Taipei City, requiring reliance on means-tested low-income living allowances or co-residence with adult children.

5.4 Administrative Friction and Institutional Trust

Interviews also exposed administrative barriers that constrain women's effective access to existing entitlements. In Ghana, recent SSNIT outreach campaigns promoting voluntary informal enrollment under the SEED initiative met with skepticism among female market traders (SSNIT, 2026). Respondents cited volatile daily earnings, currency inflation eroding the real value of future payouts, and distrust of formal financial institutions as major deterrents to voluntary contributions.

In South Africa, while OPG coverage is extensive, interviewees reported administrative friction during SASSA means-test reviews, biometric verification disruptions, and high transport costs to reach urban service offices from rural villages (Ralston et al., 2023). Conversely, Taiwanese interviewees welcomed the Ministry of Health and Welfare's 2026 transition to automatic pension disbursement at age 65 without requiring a separate

application, noting that complex bureaucratic forms had previously delayed claims among older women with limited formal schooling (MOHW, 2026).

6. Discussion

The comparative evidence from South Africa, Ghana, and Taiwan challenges a dominant orthodoxy in African pension policy: the assumption that extending voluntary contributory micro-pensions to informal workers can resolve female old-age poverty (Coller Pensions Institute, 2026; Opoku et al., 2026). As feminist gerontologists and welfare state scholars demonstrate, contributory schemes cannot produce gender-equitable outcomes when grafted onto deeply segmented, gender-unequal labor markets (OECD, 2025; Valdés, 2023).

6.1 The Limits of Voluntary Informal Contributory Schemes

Initiatives such as Ghana's SEED program attempt to attract informal workers by offering flexible payment schedules (SSNIT, 2023). Yet our life-history findings show that women's exclusion from contributory pensions stems not from rigid payment calendars or low financial literacy, but from low, volatile earnings and competing household survival priorities. When women earn near-subsistence margins in petty trading or smallholder farming, diverting cash into illiquid retirement accounts directly threatens immediate household nutrition, healthcare, and children's schooling. Moreover, because women shoulder disproportionate unpaid care responsibilities, their contribution histories remain fragmented, yielding negligible annuities even when they participate (Folbre, 2021; UN Women, 2026a).

6.2 Universal Non-Contributory Pensions as Gender-Transformative Floors

South Africa's Older Persons Grant and Taiwan's National Pension Insurance confirm that decoupling basic retirement income from formal employment history is the most effective policy lever for closing the gender pension coverage gap. Non-contributory social pensions establish citizenship and residency—rather than formal payroll attachment—as the foundation of social rights, directly advancing Orloff's (1993) and Sainsbury's (1999) criterion of defamilialization. When elderly women control a predictable monthly transfer, their intra-household bargaining power rises, their dependence on precarious kinship charity falls, and their capacity to support grandchildren improves without sacrificing their own basic dignity (Lloyd-Sherlock et al., 2023; Schatz et al., 2023).

At the same time, our study identifies two critical design vulnerabilities that must be addressed:

- **Benefit Adequacy and Automatic Inflation Indexation:** Across Sub-Saharan Africa, average social pension payouts remain far below decent-living thresholds, and heavy intra-household sharing among multigenerational households dilutes individual benefit adequacy (College for Social Sciences and Humanities, 2026; Munoz-Boudet et al., 2025). Without statutory, automatic inflation indexation—and complementary child and unemployment grants—elderly women's pensions are continuously eroded by broader household poverty.
- **Exclusion Errors in Narrow Poverty Targeting:** Narrow proxy-means-tested schemes, exemplified by Ghana's LEAP program, suffer from high exclusion errors and administrative complexity, leaving the vast majority of low-income informal working women unprotected (Agyemang-Duah et al., 2024; Barrientos, 2022). Transitioning toward universal or pension-tested non-contributory floors—granting benefits to all older citizens lacking a formal contributory pension—eliminates stigmatizing means tests and ensures comprehensive inclusion.

6.3 Institutionalizing Care Credits and Unisex Actuarial Standards

Beyond non-contributory social pensions, achieving substantive gender equity requires reforming contributory schemes so they no longer penalize social reproduction. International comparative evidence demonstrates that formal care credits—where states credit notional pension contributions or vesting years during periods of childrearing, eldercare, or disability care—significantly narrow gender pension gaps (OECD, 2025; UN Women, 2026b).

Taiwan's model of subsidizing 40% to 100% of National Pension Insurance premiums for citizens outside formal employment provides a practical blueprint for middle- and low-income states (BLI, 2026b). In African social security systems, introducing statutory care credits that count documented periods of childcare and eldercare toward vesting thresholds—such as Ghana's 180-month requirement—would formally recognize unpaid care as socially productive labor. Mandating unisex mortality tables for annuity calculations further ensures that women's higher life expectancy does not translate into lower monthly retirement payouts (Boni-Saenz, 2020; Econolicy Africa, 2026).

7. Policy Recommendations

To dismantle structural pension inequities and fulfill regional commitments under the AU Protocol on the Rights of Older Persons in Africa (AU, 2024), national governments and regional institutions should pursue four integrated reforms:

- **Establish Universal, Inflation-Indexed Non-Contributory Social Pensions:** African governments should transition from narrow proxy-means-tested cash transfers toward universal (or broad pension-tested) tax-financed social pensions starting at age 60. Benefit levels must be benchmarked against national basic-needs baskets and automatically indexed to consumer price inflation.
- **Legislate Formal Care Credits and Matching State Co-Contributions:** Contributory social security schemes (such as Ghana's SSNIT) should introduce statutory care credits recognizing periods of childcare and eldercare toward contribution vesting thresholds, alongside mandatory unisex annuity tables. For low-income informal women in voluntary micro-pension tiers, states should provide matching co-contributions rather than relying solely on individual savings.
- **Automate Enrollment and Disbursement Through Digital Civil Registries:** Drawing on Taiwan's 2026 administrative reform model, social protection agencies should link national identification and civil registration systems to trigger automatic pension enrollment at eligibility age, eliminating burdensome paperwork and rural travel barriers (MOHW, 2026).
- **Pair Social Pensions with Universal Health Coverage, Property Rights, and Care Services:** Cash transfers must be integrated with free geriatric healthcare, strict enforcement of women's marital and widowhood inheritance rights to prevent housing eviction, and public childcare and community eldercare infrastructure that relieves grandmothers of unsustainable caregiving burdens (UN Women, 2026a; World Bank, 2024).

8. Conclusion

The feminization of ageing across Africa represents a defining test of gender justice and social protection design. As this comparative study of South Africa, Ghana, and Taiwan demonstrates, pension systems anchored exclusively in formal-sector contributory logic systematically exclude women whose lives are devoted to unpaid family care, subsistence agriculture, and informal trading. Left unaddressed, these institutional inequities condemn millions of elderly women to chronic poverty, housing insecurity, and strained kinship dependency—even as grandmothers sustain the care and survival of younger generations.

By integrating macro-level coverage analysis with the life histories of 55 older women, our findings confirm that voluntary contributory outreach alone cannot overcome cumulative life-course gender penalties. Securing women's economic autonomy and dignity in later life requires recognizing unpaid care work as foundational economic labor through universal, inflation-indexed non-contributory social pensions, statutory care credits, and gender-responsive public services.

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