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## **Between Policy and Reality: Gendered Gaps in Accessing Social Welfare Services in Zanzibar and Indonesia**

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### **Abstract**

The social welfare expansions have emerged as the major axis of the global south agendas to poverty reduction and gender equality. Regardless of the progressive policy promises, the translation of these intentions into fair access is not even theorized. Current literature seems to focus more on policy design and coverage indicators, creating a significant gap in the literature regarding the role of gender and its influence on access in the day-to-day implementation of access, especially in comparative settings. This study fills this gap by examining the gendered access to social welfare services in Zanzibar and Indonesia. It seeks to examine mediating roles of policy promises to inclusion and the functioning of gender through policy processes. The research design is a qualitative comparative design methodology that involves secondary data, such as policy documents, administrative reports, and existing empirical studies. The discussion will be driven by a unified model that involves Feminist Social Policy Theory and Street-Level Bureaucracy. The findings from a qualitative analysis of policy texts, program reports, and existing empirical studies indicate that the inclusion of women is habitually mediated by care burdens, documentation inequalities, and frontline interpretations of deservingness. Consequently, policy promises tend to deliver differentiated and delayed results. It is by foregrounding such mechanisms that the study contributes to current discourses on welfare governance at the international level and emphasizes the necessity of revising implementation practices and legislative ambition.

**Keywords:** gender, social welfare access, street-level bureaucracy, feminist social policy, comparison of Global South

### **Introduction**

Despite decades of expansion in social welfare systems across the Global South, achieving equitable access to welfare services remains an unresolved challenge. Governments have increasingly adopted inclusive policy frameworks to reduce poverty and support vulnerable populations, often positioning women as primary beneficiaries (Mokomane et al.,

2024). However, the persistence of gendered inequalities in access to these services raises a critical concern: progressive policies do not necessarily guarantee equitable outcomes in practice (da Silva, 2025). This disconnect between policy commitments and lived realities continues to undermine the transformative potential of social welfare interventions.

The central problem addressed in this study lies in the persistent gap between formal policy intentions and the actual experiences of beneficiaries, particularly women. While welfare policies in many contexts emphasize inclusivity and gender sensitivity, their implementation is frequently shaped by socio-cultural norms, institutional practices, and power relations that disadvantage women (K. Faki & Ali, 2026). In societies such as Zanzibar and Indonesia, where social life is strongly influenced by entrenched gender roles and family structures, women often face structural and procedural barriers when attempting to access welfare services. These barriers may include limited decision-making power, restricted mobility, bureaucratic complexity, and subtle forms of administrative gatekeeping (Yu et al., 2025). As a result, welfare systems that are designed to promote equity may inadvertently reproduce or reinforce existing inequalities.

Although considerable literature has been written on social welfare systems, gaps in knowledge regarding gender in the implementation processes of social welfare systems remain significant (B. K. Faki & Ahmed, 2025). In most studies done so far, social welfare systems are studied from a macro-level perspective. That is to say, most studies are based on policy development, coverage rates, and allocations. However, in most studies, the micro-level processes that facilitate access to social welfare systems are not discussed. On the contrary, studies comparing African and Asian social welfare systems are not common. As a result, knowledge in this area is fragmented. In the end, social welfare systems are studied extensively, but gender in social welfare system implementation practices is not studied enough.

This study seeks to address these gaps by conducting a comparative analysis of Zanzibar and Indonesia, with a specific focus on gendered access to social welfare services. The study has three main objectives: first, to examine how social welfare policies are translated into practice in both contexts; second, to analyze how gender norms and institutional arrangements shape access to these services; and third, to identify discrepancies between policy frameworks and actual access patterns. By drawing on secondary data sources, including policy documents, administrative reports, and existing empirical studies, the research provides a comprehensive and context-sensitive understanding of welfare implementation.

The novelty in this study is in the combination of the comparative and gender dimensions. First, this study contributes to the literature by empirically exploring two under-researched contexts in the Global South that are often not discussed in combination. Second, this study is novel in that it moves beyond policy formulation to policy implementation, shedding new light on the often-overlooked micro-foundational factors in the provision of social welfare services. Third, this study is novel in that it foregrounds the importance of gender in social welfare policy, showing how inequalities are not only reflected in policy structures but also in the micro-foundational processes of policy implementation.

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The significance of this study is both theoretical and practical. Theoretically, it contributes to the growing discourse on welfare governance by bridging the gap between policy intentions and implementation realities, particularly regarding gender inequality. It also enhances comparative social policy scholarship by fostering dialogue between African and Asian contexts. Practically, the findings provide valuable insights for policymakers, practitioners, and development actors seeking to design and implement more inclusive and gender-responsive welfare systems. By identifying hidden barriers within existing structures, the study offers actionable recommendations to improve service delivery and ensure that social welfare interventions achieve their intended goals. In this case, this study goes beyond the rhetoric of the policies to critically assess the reality of access to welfare services in Zanzibar and Indonesia. This underscores the importance of considering the gender aspects of implementing such policies, not just their promises. This is important if social welfare systems are to be built not only inclusively but also equitably.

### **Literature Review**

The rapid expansion of social welfare and social protection programs across the Global South has become a central feature of contemporary governance reforms (Correa Aste, 2024). Increasingly, these programs are framed not only as mechanisms for poverty reduction but also as instruments for advancing gender equality and inclusive citizenship. International organizations and national governments have embraced this dual agenda, emphasizing the importance of targeting vulnerable populations, particularly women, as key beneficiaries of welfare interventions (Lemus-Delgado & Cerda, 2025). However, despite these formal commitments, a growing body of literature highlights a persistent gap between policy intentions and actual outcomes. This gap suggests that inclusion at the policy level does not automatically translate into equitable access in practice, thereby necessitating a closer examination of how gender operates within implementation processes.

Feminist social policy theory provides a critical lens for understanding these discrepancies. As Pascall (1997) has emphasized, welfare systems are inherently embedded in gendered social relations, meaning they cannot be conceived as neutral systems. The initial feminist critique of welfare systems revealed that there has been a strong tendency for welfare systems to be based on a male breadwinner model, which has resulted in the relative marginalization of the economic position of women while reinforcing their position as carers. (Kowalewska & Vitali, 2021). This has not only limited access to independent resources but also created a relationship in which the state as a whole treats women as dependents rather than as independent citizens. The contemporary feminist critique has further extended this analysis by exploring the potential of contemporary welfare tools, such as targeting, conditionality, and administrative requirements, to create additional discrepancies for women, especially those at the intersection of poverty, marital status, and informality. (Odyuo & Thangkhiew, 2025).

Building on these theoretical arguments, more recent research has focused on the need to look beyond policy design, with access being conceived of as a socially mediated process through which individuals engage with welfare systems (Dasgupta & Mitra, 2020). Building

on these theoretical arguments, more recent research has focused on the need to look beyond policy design, with access being conceived of as a socially mediated process through which individuals engage with welfare systems (Roy et al., 2024).

The theory of street-level bureaucracy, as discussed by Lipsky (2010), presents a useful model in examining these processes. Street-level bureaucracy refers to the conditions in which service delivery agents operate with limited resources, ambiguity, and high demands. This requires discretion in their decision-making. The use of discretion by these agents is seen to influence policy delivery, determining how policies should be interpreted in practice (Rowe, 2024). The use of discretion by these agents may yield inconsistent results based on their attitudes, organizational cultures, and coping strategies. Notably, the relationship between welfare seekers and service delivery agents operates within a social context in which perceptions of deservingness, gender roles, and family obligations are prominent. This suggests that the delivery of welfare services is not based solely on entitlements.

Although these theoretical frameworks have been successful, their application in different regional contexts has been limited. The majority of the literature on the empirical application of the theories has been concentrated in Latin America, Europe, and the large emerging economies, with a focus on quantitative research and the importance of quantitative measures on coverage, efficiency, and impact (Cruz & Siles, 2020). Although the literature has been successful in providing valuable insights, it has been criticized for its lack of focus on the processes by which access is negotiated. This has created a critical blind spot, particularly in island regions and decentralized governance structures. The literature has been limited in its comparison between the African and Southeast Asian regions, which has limited opportunities for cross-reference and the development of new theory in this area.

In Sub-Saharan Africa and Southeast Asia, existing studies have primarily focused on program outcomes in poverty reduction, education, and health. While these are important dimensions for measuring program effectiveness, they provide an incomplete picture of welfare systems (Höglund & Flinkfeldt, 2024). In contrast, administrative mediation, documentary practices, and informal practices in accessing welfare services receive less attention. Moreover, gender is recognized as an important targeting criterion but not as an agency in shaping interactions in welfare systems. Therefore, important issues remain underexplored in existing studies (Musau et al., 2025). For instance, how do women interact with administrative systems in accessing welfare services? What are frontline workers' interpretations of gender-sensitive policies in welfare systems? What are informal practices in entitlement?

These gaps also have a methodological limitation. Most research institutions used household surveys and macro-level indicators, which are appropriate for measuring program reach but have limited ability to capture lived experiences and daily interactions. Though qualitative research has begun to pay attention to these concerns, it is usually limited to a single-country case study, and one can find better patterns across various situations. The lack of comparative analysis makes it hard to distinguish context-specific features from more generalizable aspects of welfare governance in the Global South.

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Such loopholes are especially noticeable in Zanzibar and Indonesia. In these two regions, significant progress has been made in the growth and modernization of their social welfare systems, but there is little academic focus on gendered access in policy and implementation. The available literature tends to focus more on program design and administrative frameworks, while paying minimal attention to the role of gender in creating access at a practical level. Furthermore, these settings, despite some socio-cultural similarities, such as high community values and religious influences, have seldom been studied in a comparative manner.

This study aims to resolve these shortcomings by incorporating the feminist social policy theory and street-level bureaucracy to theorize welfare access as a socially mediated process rooted in power relations. The study offers a critical review of the role of gender in welfare implementation, drawing on secondary data sources, including policy documents, administrative reports, and prior empirical research. The comparative methodology used in the present research enables the detection of common trends and local differences, yielding a more complex view of welfare governance. This way, the paper transcends the issue of whether there are welfare programs to examine how they operate in practice, with a specific emphasis on how inclusion can be on paper yet still unequally achieved. This, in the end, serves to augment more general arguments about accountability, governance, and gender justice, and the necessity of closing the policy/reality gap in different Global South contexts.

### **Research Method**

The study used a qualitative comparative research design to investigate the development of gendered gaps in the access to social welfare services between policy promises and policy reality contexts between Zanzibar and Indonesia. The research uses only secondary data for background and is informed by an analytical framework that integrates Feminist Social Policy theory and Lipsky's Street-Level Bureaucracy account. This framework theorizes access as a socially mediated process shaped by the structuring of relations between structural gender relations and frontline administrative practices.

A variety of documentary resources, such as national social protection policies, program guidelines, administrative and monitoring reports, gender strategies, and other academic and institutional publications, were systematically searched for data extraction. These sources were deliberately chosen to account for both formal expressions of inclusion and the procedural mechanisms through which eligibility, targeting, and service delivery are operationalized. The use of publicly accessible and institutionalized documentation enables systematic, open comparisons between the two situations and reduces the logistical and contextual constraints of single-site field studies.

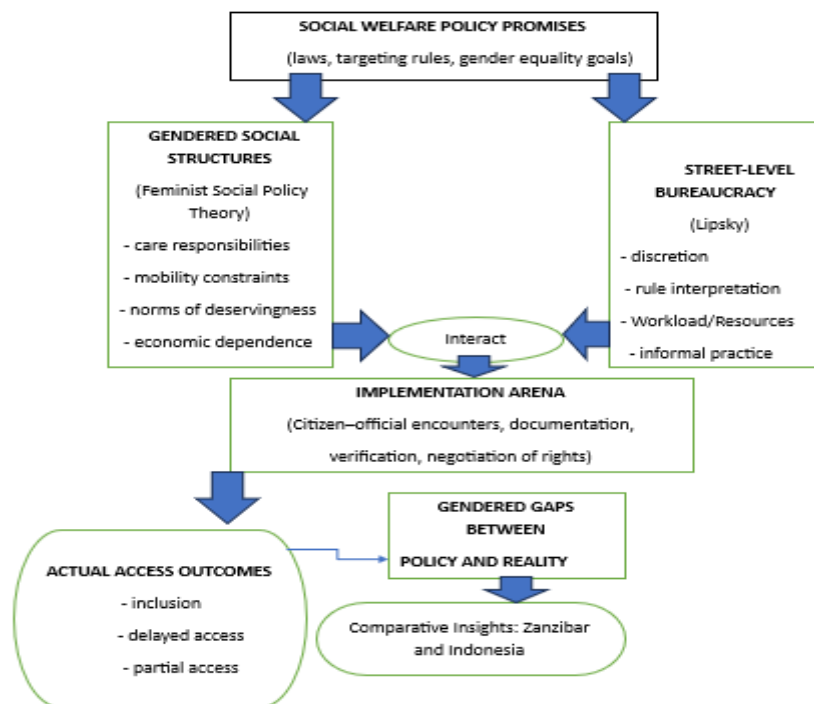
The discussion was theoretically based. The first stage involved the analysis of documents and the identification of policy commitments associated with gender equity, inclusion strategies, and definitions of target beneficiaries. The second phase focused on implementation procedures, with special consideration of administrative procedures,

discretionary spaces, and potential barriers to access. In the last step, the discussion focused on how inclusion, delay, or exclusion is created in practice, through the prism of gendered social positioning.

This method allows for the identification of the mechanisms that create the divergence between official promises and lived experiences by establishing a follow-up of the flow from policy design to its implementation. The comparative aspect also enhances the analysis by demonstrating similar tendencies and situation-specific differences, which inform broader arguments about welfare governance, accountability, and gender equity in the Global South.

## Results and Discussions

An analysis identified various recurring patterns that explain “*Between Policy and Reality: Gendered Gaps in Accessing Social Welfare Services in Zanzibar and Indonesia*”. Findings are presented using secondary data to align with the study objectives and clarify how community attitudes in both Zanzibar and Indonesia (Africa and Asia) interact with institutional pathways.



**Figure 1:** Integrated Theoretical Framework for Analyzing Social Welfare Services in Zanzibar and Indonesia

**Source:** Authors’ synthesis based on reviewed documents (2026)

Using this analysis guide, the results of the current study make an added contribution to our understanding of how access to social welfare resources and gender, on the other hand, are related through the complex interfaces of policy promise, social relationships, and administration. Rather than an equation of access with mere eligibility, this analysis uncovers a complex process through which access is constantly reinterpreted, re-intervened, and, at

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times, even re-formed as policy comes alive in practice. Including both Zanzibar and Indonesia within this analytical ambit helps highlight what can be generalized and what can be particularized, thereby deepening our understanding of the chasm that perpetually exists between promise and practice.

### **Policy architectures of inclusion**

Similarly, in both cases, policy documents espouse a strong rhetoric of equity, poverty reduction, and the prioritization of the “vulnerable.” Moreover, national strategies often emphasize women's role as key agents of well-being at the household and community levels (Bamishaiye et al., 2024). Program guidelines detail a commitment to fairness, transparency, and outreach enhancement that often reflects the international community's advocacy for empowerment and social justice agendas. On the face of it, the welfare state architecture seems highly responsive to gender concerns.

However, scrutiny of administrative frameworks suggests that inclusion will be managed through standardized processes to ensure efficiency and accountability. Yet, these processes might mask inequalities in the capacity to fulfill these requirements. For example, women whose economic, marital, or physical mobility status is unstable might have difficulty meeting the demands placed on them to establish their claims (Kim et al., 2025). As an example, before any interaction actually takes place, the prospect of accessing support is shaped by a series of assumptions about those perceived to have an easier time presenting themselves as legitimate claimants (Farrar et al., 2022). Through a feminist social policy lens, this process reveals the ongoing presence of institutional logics that do not value unpaid work. The rhetoric of the social policy is the rhetoric of empowerment (Beier, 2025). However, the processes that underpin the implementation of that policy are based on a logic that is related to concepts of time, literacy, and autonomy, a set of resources that is differentially distributed according to gender. So, what is visible in the rhetoric of welfare discourse is related to what is not visible in the institutional process.

### **Gendered conditions of claiming welfare**

Outside formal texts, evidence shows that women's access to support is mediated by their broader social environments. Again, responsibilities regarding childcare, eldercare, and household management are shown to impede travel to registration centers, queuing, and chasing up laggard applications (Minnotte & Minnotte, 2025). In both Zanzibar and Indonesia, this is very much a naturalized burden: hence, being absent at a site of administrative activity is normalized rather than seen as a problem (Fay, 2022). Welfare systems do not tend to compensate for this imbalance; instead, they reward those deemed to have met expectations for reliability and perseverance.

Economic dependency is another factor that adds to the complexity. In policies where men hold the documents or financial information, women's involvement in the welfare system requires navigating relationships with men (Kodom et al., 2024). Entitlement to access welfare services is constrained by dyadic power structures within the household. The deficiency in the paperwork may mirror a plethora of struggles.

Feminist social policy theory can help explain this practice through highlighting the importance of understanding how public life relates to private hierarchies. Being eligible isn't just an administrative process; it's a social act shaped by notions of respectability, compliance, and deservingness. Women who don't fit with stereotypical representations of widowhood, motherhood, or marital status may have their eligibility denied, even when formally eligible. Furthermore, gender becomes less about being targeted and more about being organized (Rudzinski et al., 2025).

### **Discretion and Mediation on the Street Level**

The notion that frontline workers constitute policymakers, first articulated by Lipsky, is most evident in the terrain. In both settings, administrative workers are responsible for implementing their mandates despite meager resources (Ningrum & Lotta, 2024). Hence, the need to prioritize cases and documentation arises. The aspect of discretion is not avoidable. The documents and studies considered in this analysis indicate that discretion can lead to disparate outcomes. Some officials take a facilitatory approach and provide assistance to applicants or agree to alternative evidence of need. Some stick to legal rules that cite audit problems or staffing ceilings. These differences, however, are typically not random (Marwa, 2024). They reflect institutional styles, supervisory arrangements, and personal understandings of fairness.

Gender plays a nuanced role in these interactions. There may be perceptions of women as vulnerable and hence deserving of special consideration, which elicit accommodating behavior, or of them as less informed and hence dependent, which elicit gatekeeping. In both cases, the final outcome is not shaped by the policy per se, but by the encounter itself. Street-level working can thus be seen as one of the key areas where the promise of equality is lived out or watered down (Nadon, 2025).

### **Negotiating the system**

Applicants often require them to learn how to access the system in such discretionary regimes. Secondary evidence suggests that intermediaries, such as community leaders and relatives, play an integral role by providing applicants with advice on access. Mediation may assist applicants but may also create dependence networks that are detrimental to those who are not well-connected (Bonizzoni & Odasso, 2024). The need for negotiation underscores the conversion of rights into favors. No longer are these aids guaranteed; rather, they depend on successful navigation. Women with more social capital are better positioned to secure these, while others may withdraw due to repeated roadblocks. What was originally a universal policy intention gives way to a varied experience (Abdelnaeim & Ajonbadi, 2024).

In comparison, there are cases in which the higher administrative structure in Indonesia provides opportunities for formalized complaint mechanisms. On the other hand, a higher administrative structure in Indonesia may also create a barrier (Nurwulantari & Erliyana, 2021). Zanzibar's lower administrative structure may allow for citizen-administrator familiarity, which can create blurred lines between rule and discretion.

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### **Producing gaps between promise and reality**

When these structures are viewed collectively, it is not too surprising that there are gendered differences between them. There are promises of inclusivity, but constraints tied to gender roles affect access to claiming it. Some administrations require evidence, but social stratification affects who can produce it. According to Ahmed and Faki (2026), there are implementation officers whose goal is to administer justice impartially, but whose leeway allows room for differences linked to cultural backgrounds, and importantly, exclusion is seldom a sudden occurrence. In this case, it is a gradual process characterized by delays, partial entitlements, and disillusionment. Though the experiences may not be reflected in quantitative measures, they have a significant bearing on public perceptions of legitimacy (Shepherd et al., 2021). The experiences of repeated exclusion may make access to welfare systems seem distant to females.

### **Comparative insights**

When Zanzibar and Indonesia are juxtaposed, interesting similarities are evident in how access to welfare services is mediated by gender, notwithstanding apparent divergences in scale, institutional capacity, and patterns of governance. In both cases, the policy environment recognizes the need for inclusion, with a focus on women as primary beneficiaries, but the actual translation of policy intent into practice is mediated through a series of deeply ingrained social norms. In both cases, access does not simply follow a process of eligibility but is mediated by a series of interactions socially constructed by norms, with a focus on gender, family, and institutional norms. The apparent similarities in how access to welfare services is mediated by gender indicate that the impediments to access are not simply socially constructed but are embedded at a deeper systemic level within governance (Musukhal et al., 2023).

At the same time, there are also differences in administrative organization that greatly affect the location of bottlenecks. For example, Indonesia has a multi-layered decentralized system of government (Haji, 2024). This means that there is a distribution of roles across different layers of government. While this is beneficial for responding to local needs, it may also lead to a diffusion of responsibility, making it difficult to determine who is to blame when there is a problem in service delivery. According to Khvatsky (2022), one example is a delay in decision-making due to the complexity of the bureaucratic chain. There may also be fragmentation of services across different regions. This may make the person accessing services uncertain about the procedures to follow, verification of their eligibility for certain services, and how to express their grievances.

On the contrary, in the case of Zanzibar, the centralized administrative structures have a higher concentration of powers within a limited institutional setup. Such administrative structures may result in clearer lines of authority and even faster decision-making processes. However, they may also result in greater individual discretion, with fewer institutional interfaces between policy and practice. In this case, the decisions made by individual officers may have a greater impact, with a higher likelihood of outcome variability depending on individual judgments.

## **Reframing access**

The findings encourage a shift away from a binary framing of access toward a view of it as a continuum shaped by interaction. Women are not merely included or excluded; they undergo phases of recognition, verification, and validation. At every phase, reinterpretation takes place (Hetzel & Mann, 2021). Situating the processes within both the feminist social policy and street-level bureaucracy perspectives, the study develops a broad analytical framework to understand how macro ambitions depend on micro practices.

This reformulation contributes immensely to international discourse by emphasizing that gender equality cannot be attained through progressive legislation. Although law and formal policy commitments play a critical role in creating formal rights and serving as markers of political intent, they cannot be effective without an examination of the daily practices through which the policies are enacted (Šebová et al., 2025). This paper has shown that the manifestation of equality has deep roots in the daily interactions, choices, and processes that define welfare delivery systems. Inclusion is empowered or held back in these apparently quite ordinary administrative processes.

Drawing analytical attention to these micro-level processes, the research places great emphasis on examining how discretion, institutional norms, and social expectations are intertwined to influence outcomes. Gender inequality does not always exist due to the lack of progressive policies or because of the interpretation and implementation of these policies in reality. Frontline contacts, documentation practices, and informal norms are all crucial to the extent to which individuals can gain access to services to which they have a formal right.

These processes will continue to widen without sustained interest, and until then, the discrepancies between policy promises and lived realities are likely to persist. Structural inequalities are replicated through routine administrative practices, even in systems that are explicitly committed to reform and inclusion (Mayland, 2026). Hence, the need to have a broader scope in achieving meaningful gender equality; that is, one that does not just focus interventions on policy-making but also critically captures the day-to-day processes of implementation through which social welfare systems are run.

## **Implications for governance**

The awareness of the dynamics this paper has identified highlights critical points of vulnerability that can be reinforced by governance and service delivery mechanisms. The results indicate that administrative, procedural, and relational barriers to accessing welfare and justice exist. By streamlining documentation, expanding mobile and community-based services, and minimizing the bureaucratic distance between institutions and citizens, the risk of exclusion would be drastically reduced, especially among women and economically disadvantaged households (Karyotaki et al., 2022). It is also important that discretionary practices in front-line service delivery should be controlled. Although flexibility can be used to respond to a complex reality, loose supervision may inadvertently recreate inequality, favoritism, or informal gatekeeping. Enhancing the transparency system, developing better procedures, and investing in the accountability system can build trust without being unresponsive (Stuebs et al., 2026).

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Therefore, the study indicates the significance of governance in identifying informal caring responsibilities. It is found that the experience of women dealing with divorce or welfare systems faces limited mobility due to the burden of responsibilities (Wathne, 2023). Incorporating flexible service hours to make such systems more easily accessible to these women could be helpful. It is also important to incorporate applicants' experience. Experiential learning often helps policymakers to understand the gaps between their plans and reality. Finally, if consideration is given to the experience gained through the cases of Indonesia and Zanzibar, it is found that transparency and flexibility are not necessarily contradictory. Instead, we could talk about adaptive governance systems that are sensitive to changes in family contexts.

### **Conclusion**

This study aimed to critically examine the gap between policy promises to advance inclusion and the actual experiences of accessing social welfare services in Zanzibar and Indonesia. The study, which moves beyond the conventional policy debate to address issues in policy implementation, uses Feminist Social Policy Theory, combined with Lipsky's theory of street-level bureaucracy, to develop a rich understanding of the processes of accessing social welfare services. The study has shown that gender equality cannot be assumed when women are identified as the primary targets in policy documents.

In both contexts, the welfare system expresses a strong commitment to the values of equity, protection, and inclusion. However, these values are filtered through the gendered limitations in everyday life, such as caregiving obligations, economic dependency, lack of control over documentation status, and social perceptions of deservingness. Meanwhile, the room for administrative discretion held by frontline officials, in the face of resource constraints and institutional demands, also plays a significant role in interpreting and implementing policies. This is the level at which inclusion is ultimately achieved, contested, or denied.

This comparative analysis reveals that such processes are not exceptions in specific administrative systems but, rather, highlight the broader structural challenges in the governance of welfare in the Global South. Although the extent and form of administrative arrangements may affect how these processes unfold, the tension between the universal ambitions of policy and the specificities of its implementation is striking. This, in a way, also emphasizes the necessity of moving the focus of analysis towards the micro-level practices. Therefore, the study demonstrates that, to bridge the gap between policy and reality, more than progressive policy is required. Instead, what is required is a focus on the day-to-day institutional processes in which access is negotiated and inequality is reproduced. By foregrounding gender as a key principle, this research contributes to the broader debate on accountability, inclusivity, and social justice.

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